

The complaint

Mr and Mrs B complain that TSB Bank plc refused to pay the £100 bonus for switching accounts when they attempted to carry out the switch.

The complaint is made in joint names as it concerns a joint account. However, for convenience I shall refer to Mr B only in this decision.

What happened

On February 2025, in order to take advantage of TSB's switch incentive which paid a £100 reward, Mr B applied online to TSB. The account was opened, But TSB advised Mr B that he could not make a switch from a joint to a sole account as he was attempting to do. To convert the account to a joint account he needed to contact TSB and arrange either a video or an in-branch appointment with the necessary ID.

Mr B spoke to a TSB adviser on 6 February and arranged a video appointment for 20 February. Subsequently he spoke to another adviser on 19 February to rearrange the appointment. He was offered an in-branch appointment for 25 February, but as he wasn't able to make that, it was decided to keep the video appointment. However, that appointment didn't go ahead. Mr B attempted to arrange another appointment but he still wasn't available. Then he told TSB that he was going away for a month. He made an appointment in branch for 15 April, but he was told that as the account hadn't been switched by the final date of the switching incentive, 14 March, he wasn't eligible for the reward.

Mr B complained to TSB. It said it was unable to extend the switching date deadline. Whilst it appreciated the challenges of changing to a joint account, Mrs. B wasn't added to the account until 15 April and the switch still hadn't gone ahead.

On referral to the Financial Ombudsman Service, our Investigator said that they didn't think TSB had made any errors which resulted in Mr B losing out on the switch incentive reward.

Mr B didn't agree. He says he was misled by TSB into believing that he would still get the switch incentive when he booked the new appointment.

The matter has been passed to me for an Ombudsman's review.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It's clear that Mr B's application couldn't go ahead initially because he had applied to switch a joint account into a sole account. TSB didn't delay in telling him that this couldn't be done as it contacted him the day after he made the application.

Mr B had two telephone conversations with advisers on 6 February. In both those calls it does seem to me that Mr B was concerned that he would meet the deadline for switching. In particular he was told that it had to be completed and five debit card payments made by

14 March.

I'm not clear why the video appointment set for 20 February didn't go ahead. However, I see that as an alternative TSB had offered an in-branch appointment for 25 February. Further it looks like another appointment was offered for 28 February. I understand that Mr B spoke to TSB on 3 March, still well within the deadline. At that stage he said he was going away for a month. And by the time he came back and was able to attend an appointment, the deadline had expired.

I do think that TSB offered plenty of opportunities for Mr B to complete the switch and to add Mrs B to the account within the deadline. It offered video appointments so Mr B wouldn't have had to undertake such a long trip to his local branch. However, I do understand that some people are uncomfortable with these.

What I have considered is whether TSB told Mr B or led him to believe that the incentive reward would still be paid to him.

A switching incentive is something that customers make their own decision to apply for and my view is that, if they're looking for the reward to be paid, it is their responsibility to ensure that they comply with the terms of the switch. Mr B told us that having opened the account he thought that the switch had been completed. But this is not what was said to him in the conversations on 6 February. This was that the account would have to be changed into joint names and *then* the switch would take place. I've taken into account that Mr B has told us that he has carried out switches with many banks in the past so I would expect him to know what takes place and the importance of keeping to any deadline.

From listening to the calls and considering the notes, I don't think that TSB told Mr B at any stage that the deadline would be extended. I accept that he may have assumed this to be the case. But I think that having been specifically made aware of the deadline it would have been up to him to ensure that he could make an appointment within this. And if he really couldn't do so, I think it was for him to specifically ask TSB whether it would extend the deadline for him.

So as I don't think there were any errors from TSB's part or that it misled Mr B I won't be asking it to take any further action.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B and Mrs B to accept or reject my decision before 27 October 2025.

Ray Lawley
Ombudsman