

The complaint

Mr H complains about TSB Bank plc (TSB) after he received a debit card unexpectedly. Mr H says what happened has caused him inconvenience, and significant anxiety.

What happened

In August 2025, Mr H received a debit card from TSB but to his previous address, and unprompted by him. Concerned, Mr H contacted TSB and a complaint was filed with them. At the same time, TSB wrote to Mr H advising that a current account had been fraudulently opened in Mr H's name using his previous address, and this was the reason a debit card had been dispatched.

TSB investigated the complaint saying no error had been made, but they had received an online application for an account in Mr H's name which was opened fraudulently. TSB assured Mr H the account had been closed and that they had taken the necessary steps to ensure his credit file was not impacted, and had recorded details with a fraud prevention agency.

Mr H was unhappy with TSB's response and asked for the information that was used in the fraudulent application. TSB declined to provide this for security reasons and accordingly, Mr H brought the complaint to our service which an investigator looked into.

Our investigator issued their view to Mr H in which they could understand how worrying this situation was, but they agreed that the information Mr H was asking for could not be shared by TSB. Unhappy with this outcome, Mr H requested an ombudsman review his complaint.

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.

I have looked at the information TSB has supplied to see if it has acted within its terms and conditions and to see if it has treated Mr H fairly.

Considering TSB have explained what happened, and the reason why the debit card was ordered without Mr H's involvement, I'm keeping my considerations to what appears to be the crux of this complaint, which is the information Mr H has asked for, which was used in the fraudulent application.

Before I do so, I did want to address a concern of Mr H's that he felt TSB did not have sufficient checks and measures in place which should have flagged a problem with the bogus application. But I've seen evidence supplied by TSB that shows the application was referred internally and picked up prior to Mr H making contact.

I did want to say that I empathise greatly with Mr H in this circumstance. Receiving a debit card out of the blue then subsequently discovering that an application had been made

fraudulently in his name must have been a cause of worry. Then not being furnished with full details of what information was used I would imagine would only make matters worse.

That acknowledged, our investigator explained in their view that there are certain pieces of information that must remain confidential to a business, whether it be for security, or commercial sensitivity reasons. And whilst it's clear how strongly Mr H feels about TSB providing full details of the fraudulent application, I am in agreement that the information in question cannot be shared with Mr H.

I know Mr H will be disappointed with my decision but as I've not identified any errors made here by TSB, and I remain satisfied that they have adhered to their own policies and procedures, plus I note that TSB have given Mr H advice for the future in terms of protecting himself, it would not be fair to ask TSB to do anything further.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 January 2026.

Chris Blamires
Ombudsman