

The complaint

Ms G complains that TSB Bank plc didn't notify her that there wouldn't be enough money in her current account to pay a standing order in June 2025 and that its customer service was poor when she complained.

What happened

Ms G has a current account and a Monthly Saver savings account with TSB. She has a standing order set up to make payments from the current account to the savings account each month.

In June 2025 there wasn't enough money in Ms G's current account to pay the standing order to the savings account. TSB didn't warn Ms G about this in advance, and Ms G made a complaint. She said that TSB sends text messages when there isn't enough money in her account to make direct debit payments and it should do the same for standing orders.

TSB said it had done nothing wrong. Ms G wasn't happy with that or with the tone of TSB's response, so she asked us to look into her complaint.

Our Investigator found that TSB had notified Ms G about the failed standing order payment a few days after it had first tried to make the payment, so Ms G had time to pay money into her savings account in June had she wished to. The Investigator didn't recommend that the complaint should be upheld.

Ms G didn't accept that conclusion so her complaint has been referred to me to decide.

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.

One of the terms of Ms G's Monthly Saver account is that if a standing order payment is missed in one month, it can't be made up later. Other than in June 2025 Ms G has been paying in the maximum possible amount each month – £250 – and I can understand why she feels aggrieved to miss out on interest on one of those payments. However, and while I realise this isn't the outcome she hoped for, I have to tell her that I've come to the same overall conclusion as the Investigator did, for much the same reasons.

TSB's records show that it tried to make the standing order payment several times in June – as it was required to do under the terms of Ms G's current account – but was unable to do so because there wasn't enough money in the current account. Ms G was registered for its "Text Alert" service at the time, but an alert would only have been triggered if the current account balance fell below £50, which it didn't do when TSB was trying to make the £250 standing order payment in June.

TSB did however write to Ms G on 17 June to let her know that the standing order payment hadn't been made. I think Ms G therefore had time to make arrangements to pay into her

Monthly Saver account before the end of the month to avoid missing out on interest for that month. In the circumstances, I don't think I can fairly require TSB to pay the interest Ms G would have received on money paid into the account in June.

I've considered what Ms G has said about the service she received from TSB when she complained, and I agree that TSB's final response letter shows some misunderstanding of her complaint. But Ms G referred her complaint to us soon afterwards, and I don't think TSB's level of service impacted her such that an award of compensation or other remedy is merited.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 24 December 2025.

Janet Millington
Ombudsman