

The complaint

Mr and Mrs C complain TSB Bank plc blocked a payment they were trying to make whilst they were abroad. They complain that they couldn't get the payment unblocked until they returned home and even then, it took over an hour and a half to resolve. They complained they'd lost out on interest.

What happened

Mr and Mrs C have a joint account with TSB and have been customers for over 30 years. They have accounts elsewhere too.

Mr and Mrs C were both abroad in May 2025. They say they wanted to transfer £74,000 into an account earning 4.8% interest and that they decided to do so in chunks. So they transferred £20,000 into their joint account with TSB and then attempted to transfer that £20,000 into the account earning 4.8% interest. They say they'd done transfers from their TSB account to this account before. TSB, however, blocked the transfer and asked them to call. Mr and Mrs C say they couldn't do so as they were abroad and TSB offered no other options, so they couldn't get the payment unblocked until they returned home.

Mr and Mrs C complained the following day using TSB's online complaint form and got the block removed once they returned home. They say that took over an hour and a half.

TSB looked into Mr and Mrs C's complaint and said that their transfer had been blocked as a security measure and that the only way to get it unblocked was for them to call its fraud team. TSB suggested ways Mr and Mrs C might be able to call from abroad including using WI-FI calling, a local SIM with international calling, a hotel or internet café or a British Embassy or Consulate. TSB replied – by email – whilst Mr and Mrs C were still abroad.

Mr and Mrs C weren't happy with TSB's response and so complained to our service.

One of our investigators looked into this complaint but didn't recommend it be upheld. They said they didn't think TSB had acted unfairly or unreasonably blocking Mr and Mrs C's account. Mr and Mrs C disagreed with our investigator saying that TSB should have been able to see that they'd transferred money to the account in question so shouldn't have blocked the payment. They also said that they didn't think it was fair and reasonable the only option TSB offered as phoning given that they were abroad.

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've listened to the phone call that Mr and Mrs C had when they returned to the UK and seen a copy of their statements, amongst other things. I can see that large payments do come in and out of their account, and that they sent money to the account they wanted to send money to before. I do, however, agree that TSB acted unfairly or unreasonably when Mr and Mrs C attempted to make the £20,000 payment given all the circumstances. In a case like this, when a bank takes steps to protect its customer because it's concerned, the bank will often want to speak directly to the customer to make sure they're not falling victim to a fraud or a scam. I appreciate that this made things hard for Mr and Mrs C – given that they were abroad at the time – and it's good to see that TSB made plenty of suggestions to navigate this in its final response. In short, for all the reasons that I've just given, I agree that TSB didn't act unfairly or unreasonably. That means this isn't a complaint I can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C and Mrs C to accept or reject my decision before 26 February 2026.

Nicolas Atkinson
Ombudsman