

The complaint

Mr C is unhappy that TSB Bank plc sent him an email about an incomplete savings account application that he says he knew nothing about. He says this caused him unnecessary worry and inconvenience.

What happened

On 14 July 2025 at 2:45 Mr C received an email from TSB that said “*You recently started a savings account application, but you weren’t able to finish it...*” and “*...we notice that you didn’t manage to finish your application to open a savings account but it’s easy to pick it up and apply again. Just click the link below or log into the TSB Mobile Banking App.*”

Later that day Mr C called TSB to discuss his concerns about receiving the email regarding an incomplete savings account application – that he says he knew nothing about. Unfortunately, despite our requests, TSB hasn’t been able to provide a recording of this call. Mr C says that during the call he was told that he received the email in error due to a technical fault.

The next day Mr C complained to TSB explaining that the experience had caused him stress and inconvenience.

TSB answered the complaint on 18 July 2025. It said that having reviewed its digital records it could see an unfinished savings account application made through the mobile banking app on 14 July at circa 1:30, and this is what prompted the automated email to be sent.

Mr C remained unhappy, so he came to our service. An investigator looked into things and didn’t uphold the complaint. She explained why she was persuaded that Mr C had started an online application and so she didn’t find that TSB had acted unfairly by sending the email. The investigator acknowledged that whilst Mr C was initially given incorrect information during his call with TSB about a technical fault, it replied with more information about why the email was sent within a few days – so any impact to Mr C has been minimal.

Mr C didn’t agree and asked for his case to be decided by an ombudsman.

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.

Where the evidence is incomplete, inconclusive or contradictory (as some of it is here) I reach my decision on the balance of probabilities – that is, what I consider is more likely to have happened in light of the evidence that is available and the wider surrounding circumstances.

Having considered the evidence available to me, I don’t find that TSB acted unfairly by sending Mr C an email asking him whether he’d like to continue with his savings account application. I’ll explain why.

Mr C says that he didn't start an application for a savings account that day, nor was he using online banking at that time in the morning. The evidence TSB has provided suggests otherwise.

TSB has provided an audit trail that shows online access was made to Mr C's account on 14 July 2025 at around 01:50. TSB has shown that during the sign in process security credentials (username, password and memorable information) are required. Once entered, a one-time passcode was sent to Mr C's registered mobile number and the code was entered to gain access to the online account. The purpose of the online activity was recorded as being in relation to a fixed bond coming to an end. TSB has shown that during the online enquiry, personal and occupation information was also entered.

TSB has also provided evidence of a recorded branch visit made by Mr C later the same day. Again, the purpose of the visit was recorded as Mr C wanting to fix another deal on his one-year bond that was ending on 8 August 2025.

So having considered everything, I'm persuaded that Mr C was actively looking for a new savings account around the time that TSB sent him an email about his incomplete application. An online application was started soon before the email prompt was sent. The evidence presented to me suggests the application was likely made by Mr C, but if Mr C is concerned that his account has been compromised, he should raise this with TSB's fraud team.

But given that TSB has evidenced that an online application was started in the early hours of 14 July 2025, I don't think it acted unfairly when it sent an automated email prompt soon after the abandoned application.

Whilst I've not listened to the call that took place on 14 July 2025, I accept Mr C's testimony. Mr C says he was told on the call that the email was sent in error due to a technical fault. I think on balance he was likely told this because he said that he'd not started an application online. So, a technical fault was the most likely explanation. But following its investigation TSB was able to confirm that an application had been started through Mr C's online banking, soon before the email was sent – something that Mr C ought reasonably to have known in any event. I'm satisfied that TSB dealt with Mr C's enquiry promptly, having answered the complaint and giving him a reasonable explanation within four days. It's for these reasons that I think the impact of the incorrect information was minimal.

For the reasons I've explained I don't think TSB has acted unfairly here and I don't uphold this complaint.

My final decision

My final decision is that I don't uphold Mr C's complaint against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 February 2026.

Arazu Eid
Ombudsman