

The complaint

Mrs H complains about the way TSB Bank plc has handled switching her current account.

What happened

Mrs H opened a new Spend & Save current account in February 2025 and at the same time she initiated the process of switching her account to TSB from another provider.

A short time later, Mrs H complained because her new account wasn't showing through TSB's online banking service or through its mobile app. She'd previously asked for this to be resolved but it still hadn't happened. TSB apologised for this and said it'd take steps to link the new account to Mrs H's existing profile so she could see details online. TSB paid £50 to Mrs H to apologise for what had happened.

When asking TSB about the switching incentive payment, it told her that she qualified for it and that it'd be paid between 28 March and 11 April 2025. But that didn't happen, so Mrs H complained. TSB said she'd been incorrectly advised by its agent and that she isn't eligible for the switch incentive as she'd received a switch incentive payment in the past. TSB said it would provide feedback to the relevant department. It also paid £50 to Mrs H to put things right.

Mrs H switched her new account to another provider on or around 7 May 2025.

Mrs H referred her complaint to the Financial Ombudsman Service. The Investigator said she wasn't eligible to receive an incentive for switching her account in February 2025 because she'd previously received one. And he noted that TSB had said Mrs H's profile would be merged – so she could see the Spend & Save account online – but this hadn't been completed before Mrs H moved her account to another provider. He concluded that the total of £100 TSB had paid to Mrs H was a fair way to put things right.

Mrs H didn't agree and asked for an Ombudsman to review her complaint. So, it's now been passed 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.

I appreciate Mrs H feels strongly about what's happened. And I can understand being told she'd be eligible for the switching incentive only to later find out that was incorrect must have been frustrating for her. However, I find that I agree with the Investigator that TSB doesn't need to take any further action, and for broadly the same reasons. I'll explain why.

Mrs H used TSB's online chat service prior to switching her current account. She said:

“Hello, can you tell me if I have received the switch incentive before and if so when was it? I am considering switch a bank account elsewhere to tsb but I want to know if I would be eligible for the switch incentive”.

TSB's agent responded:

"After reviewing your accounts I can't see that you have switched to us before. Therefore if you meet the criteria, you will be eligible. Ensure you follow the steps in order for you to receive the reward. I will attach a copy of the terms and conditions for you to follow."

Following this, Mrs H applied to switch her current account from another provider to TSB. She used TSB's online chat again and the agent said:

"I have had a look through the chat and check to see if you have qualified for the incentive. I can see that you opened the account on time and switched and done your debit transactions on time.

In regards to the Mobile app I can see that due to no fault of your own that wasn't done. I have put you on the exceptions list we have and you will receive the £100 between 28/03/2025 and 11/04/2025 as states on the T&C."

I'm satisfied that Mrs H was given misleading information prior to her switch application which she acted upon. She was also given incorrect information after the switch had been processed, leading her to think she would receive TSB's account switch incentives. I consider this caused Mrs H to experience a loss of expectation when she was later told she wasn't eligible, which could have been avoided.

TSB's "Switcher Terms and Conditions" provided details of the incentive and the offers it included. It also set out, under the section "Additional TSB Switcher Terms and Conditions" that customers are not eligible for these offers if they've "...received an incentive or benefit for switching to TSB Bank plc using the Current Account Switch Service since 1 October 2022". Mrs H did previously switch from another provider on 3 October 2022 and received a switching incentive from TSB at the time. So, I'm satisfied she was not – when switching in 2025 – eligible to receive the switching incentive.

It appears that the cause of confusion and TSB providing incorrect information to Mrs H is because she has multiple banking profiles on its system, with different accounts being linked to each one. I consider TSB ought to have checked this – as it later did – before confirming to Mrs H that she was eligible for the switching incentive. Had it done so and given her the correct information, I consider it's unlikely she would have gone ahead with the current account switch to TSB. And, therefore, she wouldn't have encountered the issues she has had with TSB's switch incentive or with being unable to see the new account online.

I appreciate Mrs H feels TSB should pay her £160, representing the unpaid switch incentive (£100) and potential cashback (£60), and that she will no longer receive the third-party offers either. However, as I have concluded above, she was not eligible to receive that incentive. So, I can't fairly require TSB to pay it to her now.

But I am satisfied Mrs H has experienced some avoidable distress and inconvenience because of TSB's actions. She's had to contact it several times and she's applied for a current account switch I don't think she otherwise would have done, causing her inconvenience. I've carefully considered TSB's offer to pay Mrs H a total of £100 in compensation and I consider it's a fair way to recognise the distress and inconvenience she's experienced overall.

My final decision

My final decision is that I don't require TSB Bank plc to do anything further regarding this

complaint, beyond the £100 it had already paid to Mrs H.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 23 December 2025.

Keith Barnes
Ombudsman