

The complaint

Mr D complains TSB Bank Plc wouldn't allow him to open an account over the phone and that it provided poor customer service.

What happened

Mr D has told us that he is blind and has other disabilities that mean he's also housebound. He doesn't have a computer or a mobile phone and he uses a landline.

Mr D called TSB on 30 May 2025 to open a savings account. He was told that he couldn't do so over the phone. He complained about this and asked TSB to make reasonable adjustments for him. He also complained about the way he was treated on the call.

TSB looked into Mr D's complaint and said that if he wanted to open an account he'd have to do so in branch, online or via a video appointment. In the meantime, TSB accepted that the call hadn't gone as well as it should have and offered £50 in compensation. TSB sent Mr D a letter and a cheque for £50 without speaking to him. This prompted a further complaint from Mr D and an offer of an additional £50 in compensation from TSB. Mr D accepted the £100 and TSB arranged for him to be paid electronically. He was, however, still unhappy with TSB for refusing to make a reasonable adjustment allowing him to open a savings account over the phone. He, therefore, complained to our service.

Our investigator didn't recommend that this complaint be upheld as they thought the compensation TSB had already paid was fair and reasonable. Mr D disagreed saying that our investigator hadn't considered the impact TSB's actions had had on him. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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.

Last month I issued a provisional decision in which I said the following:

“Having taken the Equality Act 2010 into account – given that I'm satisfied it's relevant law in this case – and everything else both parties have said I agree with Mr D that TSB ought to have done more for him in this case. I accept that TSB offers its customers three options when it comes to opening a savings account – namely going into branch, going online or via video appointment. Unfortunately, none of those options work for Mr D given his disabilities and circumstances. So a reasonable adjustment – which often is an adjustment to a normal process to take account of someone's disability – potentially made sense. To its credit, I can see that TSB looked into other options – for example, a home visit – but ruled that option out on the basis that the person who would visit wouldn't have the necessary equipment. I do think that TSB could have come up with a workaround had it applied itself more – a home visit combined with a video appointment might, for example, have worked. In this case, I

can see that TSB has also accepted that it made other mistakes. So the only other thing I have to consider is whether or not £100 fairly reflects the impact that TSB's mistakes have had."

Having done so, I said that I was minded to award Mr D £300 in compensation (less the £100 already paid). Both parties were invited to respond to my provisional decision both did.

TSB didn't agree with my provisional decision. It said that it felt it had considered and offered Mr D a variety of different options to open an account, and that it had attempted to find a solution that addressed his needs in a balanced way. TSB also said that it thought the workaround I had suggested went beyond what would fairly be considered a reasonable adjustment. TSB said that the avenues and methods that it uses for customers to be able to apply for its products and services is a business decision and not something we can usually determine. And that it had looked into alternatives for Mr D all of which he had said he was unwilling or unable to do. TSB said that it was concerned that by accepting my provisional decision it might set false expectations. Mr D accepted my provisional decision.

I agree with TSB that the avenues and methods it uses for customers to be able to apply for its products and services is a business decision. And in my provisional decision I gave TSB credit for exploring the option of arranging a home visit for Mr D. Given his circumstances, however, I did think – and still do think – that TSB could have come up with a workaround had it applied itself more. I didn't tell TSB that it had to combine a home visit and a video appointment – I simply said that this might have worked. A member of staff helping Mr D make an application is quite different to a friend or family member and it's disappointing that TSB didn't grasp this and I don't think saying Mr D has said he is "not willing to" consider some of the options suggested has helped. More importantly, having considered everything both parties have said, I remain of the view that TSB could have been more helpful and that its responses – given Mr D's circumstances – lacked imagination. Mr D has accepted that he won't be able to open an account with TSB, so whilst I can't see that TSB might be concerned at setting false expectations, I don't see that as a concern.

Putting things right

Given everything I've said, I remain of the view that £300 compensation would be a fair outcome in this case.

My final decision

My final decision is that I uphold this complaint and require TSB Bank plc to pay Mr D £300 in compensation (less the £100 it has already paid) and to do so by electronic means in full and final settlement.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 1 January 2026.

Nicolas Atkinson
Ombudsman