

The complaint

Mr B complains that TSB Bank Plc delayed processing a cheque he'd paid into his bank account.

What happened

On 10 July 2025, Mr B paid a cheque for £75 into his TSB bank account at a Post Office – but it was not credited to his account until 17 July 2025. Mr B complains that TSB delayed crediting the proceeds of the cheque to his account.

The investigator thought that the amount TSB had paid of £25 and its offer to consider any costs that Mr B incurred was fair to reflect any delays.

Mr B did not accept what the investigator said. He said it was wrong what happened. The funds should have been available after two days so TSB did not process the cheque in line with its own timescales. This had happened more than once.

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.

It isn't in dispute that there was a delay in processing the cheque. So TSB did not treat Mr B fairly. All that is left for me to decide is what is a fair way to put things right.

TSB offered to cover any expenses Mr B might have incurred as a result of the delay. But I can't see that Mr B has given any evidence of that or that he suffered a financial loss.

That leaves compensation for distress and inconvenience. I consider £25 is a fair amount in the circumstances, taking into account what Mr B has told us about the trouble he had to go to in sorting things out, and bearing in mind the length of the delay and the value of the cheque.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 January 2026.

Ken Rose
Ombudsman