

The complaint

Mr D complains about the way TSB Bank Plc handled a claim for an incentive linked to his current account. He also complains that his card was blocked while abroad.

What happened

In August 2024 TSB launched a switching incentive offer. The incentive was made up of three offers and as Mr D met the criteria for the first two offers, he received £100 and a triple cashback offer. The third offer was for a partnership reward, which included a one-night stay in a hotel for two people. To qualify for that offer, Mr D had to make 20 or more debit card payments during March 2025. He would then receive an email in April 2025 with details of how to claim his reward.

In August 2025 Mr D complained to TSB that he hadn't received the partnership email. He was told he didn't qualify for the award as some of the payments he made hadn't debited his account in March. But TSB later accepted those payments had been made in March even though they hadn't debited his account until April. It acknowledged that Mr D did qualify for the third offer and so arranged for the reward email to be sent to him. It also paid him £60 for the inconvenience and upset it had caused.

Mr D wasn't happy that TSB had resolved his complaint and so brought it to this service. Our investigator didn't think TSB needed to do anything more. She said it had recognised it had made a mistake but then rectified that by arranging for the email to be sent to Mr D and paying him £60 for the inconvenience and upset caused, which she thought was a fair way to resolve matters.

When Mr D raised his complaint with us, he also mentioned a second complaint, which was about his TSB card being blocked while he was abroad. Our investigator explained why this service couldn't look at that other complaint. That was because Mr D hadn't brought that complaint to this service within six months of TSB's final response on that matter.

As Mr D didn't agree with either part of our investigator's view, his complaint has been passed to me to make a final decision.

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 should start by explaining why I'm unable to consider Mr D's complaint about his card being blocked while he was abroad. This service isn't able to look at every complaint brought to us. The rules under which we operate, the Financial Conduct Authority Dispute Resolution (DISP) rules, set out the circumstances under which we cannot consider a complaint. DISP 2.8.2 sets out that we cannot consider a complaint if it's referred to us more than six months after the date on which the respondent sent the complainant its final response.

TSB sent its final response on the issue of Mr D's card being blocked on 8 April 2025. So, he had until 8 October 2025 to bring his complaint to this service. Mr D didn't bring his complaint to this service until 3 November 2025. So, he brought his complaint out of time.

There are certain circumstances in which I can deal with a complaint brought to us more than six months after a business issues its final response. One of these is where the respondent business has consented to us dealing with matters. That's not the case here. The other scenario is where I consider there are exceptional circumstances that explain the failure to complain within the time limit. I asked Mr D if there were any such exceptional circumstances, but he didn't reply. As such, my decision is that this service cannot consider Mr D's complaint about his card being blocked while abroad.

I can consider Mr D's complaint about the consequences of the mistake made by TSB when handling his incentive claim. As our investigator said, TSB recognised it had made a mistake when it said he didn't qualify for the third incentive offer. But then took action to put that right. The question for me is whether or not TSB has done enough to put things right. And, on balance, I think it has. Let me explain why.

When Mr D called TSB in August 2025 it initially explained why it thought he hadn't qualified for the incentive. But on closer inspection by the team handling the switch, it identified that Mr D had made the required payments in March and so did qualify for the incentive. It arranged for its partner to send an email to Mr D to confirm the offer. And it paid him £60 on the same day by way of an apology for the inconvenience and upset caused.

Mr D said TSB gave him the £60 because of problems he had when his card was blocked while abroad, not for the problems he had obtaining the switch incentive. TSB doesn't agree and said it didn't award any compensation for the issue Mr D had with his card being blocked. And it awarded £60 for the complaint Mr D raised with regard to the incentive offer. And I'm satisfied from the evidence I've seen and heard, including a recording of a call Mr D had with TSB in August 2025, that the £60 was awarded because of the problems he had claiming the third incentive offer.

Mr D said his son had an identical complaint and he was given £100. So, he believes he too should have been offered £100. When I consider what level of compensation should be awarded, I look at the impact the mistake or poor service has had on the individual. That impact will likely be different in every case, even where the cause of that impact – the mistake or poor service - might have been the same. In this case, Mr D said he dealt with repeated calls at his own expense, loss of work time, and a long delay before the bank acknowledged he was due the free night being offered. TSB provided a recording of the call Mr D made to TSB in August 2025. But said it couldn't find any other calls from Mr D between April 2025 and the date of that call in August. That's not to say Mr D didn't make any calls, only that TSB don't have a record of any.

In light of the evidence I've seen, I think the £60 offered by TSB was fair and reasonable in all the circumstances. TSB acknowledged it had made a mistake. It put that right by arranging for the reward email to be sent to Mr D. And I think the amount offered is a fair way of recognising the inconvenience caused to Mr D by not doing that sooner.

I recognise Mr D will be disappointed with my decision but based on the available evidence, I don't think it would be fair to ask TSB to do anything more.

My final decision

My decision is that the Financial Ombudsman Service cannot consider the part of Mr D's complaint about his card being blocked while abroad.

As for the second part of Mr D's complaint, TSB Bank Plc has already apologised to him and paid him £60, and I think that's a fair way to resolve this matter in all the circumstances. So, I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 3 March 2026.

Richard Walker
Ombudsman