

The complaint

Mr S complains about TSB Bank plc. Mr S was unable to access the TSB mobile phone app while he was overseas. Mr S said this caused him distress and inconvenience.

What happened

Mr S said he was unable to use the banking app on his phone during his holiday. Mr S said this meant he was unable to approve payments on the app. Mr S said he had to wait in a shop for someone to arrive with money because of this.

Mr S contacted TSB on webchat to raise the issue with the app. TSB went through various technical fixes but none worked. TSB concluded the issue with accessing the app wasn't something it could fix, and it was most likely due to issues with using the app overseas.

TSB also said because Mr S was unable to disable the Domain Name System (DNS) on the phone it couldn't rule out that being a possible cause of the issues. DNS is related to translating Internet Protocol (IP) addresses which are required to access websites and apps. If the DNS fails it won't be able to communicate the IP address and so won't allow access to the website or app.

Mr S remained unhappy and referred his complaint to our service. Our investigator upheld the complaint. Our investigator said he didn't uphold the complaint about Mr S not being able to access the app. But he didn't think TSB had done enough to diagnose the issue and so he said TSB should pay Mr S £100 compensation.

TSB didn't accept this and asked for the complaint to be passed to an ombudsman for a final decision.

In my recent provisional decision, I said:

"I'm not persuaded that TSB should have done more to diagnose the issues Mr S was experiencing with accessing the app. I think TSB carried out reasonably thorough troubleshooting and I think it supported Mr S to an appropriate degree."

When Mr S contacted TSB he had already tried various fixes that hadn't worked. TSB recommended some further fixes, but none were successful.

TSB have said its network's service status at the time wasn't showing any problems and no problems had been reported by other customers.

TSB said our investigator's suggestion that it could have recommended Mr S log in using memorable information instead of biometrics wouldn't have made a difference. TSB said this is because Mr S was able to get through the biometrics login and that fix is only relevant where someone is unable to get through biometric security.

I think TSB's conclusion that it couldn't rule out the issues being due to using the app overseas is reasonable. And TSB's terms and conditions for its app services confirm it's

“designed for use in the UK, so you might not be able to use them abroad”.

TSB said there are various issues that can occur due to using the app overseas such as Virtual Private Network (VPN) issues, Ad blocks, DNS issues as well as any number of different settings on programs that might not allow the app to communicate properly with TSB while it’s being used overseas.

TSB concluded in these circumstances it’s typically an issue with the device itself or in relation to a program or system running on the phone.

Mr S told our service he tried to pay for something in a shop and his card was refused. TSB have provided bank records which don’t show any failed transactions with Mr S’ physical card. TSB also provided online payment records which do show four online payments required stronger authentication, such as approval through the app, and those payments were abandoned.

TSB said when a physical card is used the payment is approved by chip and pin or contactless methods and this does not require approval through the app. Although I note Mr S said the payment he attempted in the shop was via the swipe machine so not chip and pin or contactless.

I think it’s fair to say it’s unclear what the issue was when Mr S tried to pay in the shop. And I appreciate it will have been frustrating and inconvenient for Mr S to have to ask someone to come to the shop with money to complete his purchase. But I’ve not seen evidence that persuades me TSB have made an error or done something wrong here or that it needs to do more to put things right.

Mr S has said there’s no excuse for the way TSB have treated him during this complaint. I’ve not seen any evidence of poor treatment or poor customer service from TSB, so I can’t say it has done something wrong in that regard.

Overall, on the balance of probabilities, I’m most persuaded by TSB’s explanations about the likely issues with the app. And I don’t think it’s fair to say TSB should have looked into the issues in more depth than it did.

I think TSB provided a reasonable level of support and customer service in the circumstances. And I’m not persuaded, nor have I seen any evidence to show TSB were at fault for Mr S not being able to approve any payments via the app.”

Responses to my provisional decision

Neither party responded to my provisional 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.

As there were no responses, I see no reason to change my provisional decision. So, my provisional decision will become my final decision.

My final decision

It is my final decision to not uphold this complaint.

I make no further award against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 January 2026.

Gordon Candlish
Ombudsman