

The complaint

Mr B complains about the service TSB Bank plc provided when it blocked his account.

What happened

The circumstances of this complaint are well known to both parties, so I won't repeat everything in detail. Instead, I will provide a summary and focus on giving the reasons for my decision.

Mr B contacted TSB on 19 September when he had an issue using his account. TSB explained it had blocked Mr B's account when it didn't receive a response to an email it had sent in July 2025 asking him to validate his salary.

Mr B complained to TSB, but unhappy with its response he referred his complaint to this service. He said he'd received poor service from TSB when he contacted it. And, because TSB said he had to visit a branch, he'd incurred a £3.50 car parking fee and a £35 driving penalty fine which he wanted TSB to reimburse.

In responding to our enquiries TSB said Mr B's account had been blocked in line with the terms and conditions of his account. But it said it would offer Mr B £100 compensation for the service issues he had raised plus £3.50 to cover a car parking fee. But it didn't agree to pay the driving penalty fine.

One of our investigator's put this offer to Mr B, but he didn't think it was fair. He said the driving penalty had since increased to £70 and will increase to £105 if unpaid.

The investigator responded to say that in her view TSB was not responsible for the driving penalty fine (or any increases in the amount due) which Mr B incurred due to breaking driving laws. Overall, she thought the offer TSB had made was fair.

As agreement wasn't reached the complaint has 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.

Having done so, I've reached the same overall conclusion as the investigator. I know Mr B will be disappointed, so I'll explain why.

TSB's general personal account terms and conditions say it can block an account in circumstances where a consumer is asked to provide information, and they do not do so. And I've seen from the notes TSB recorded on Mr B's account record that it emailed him on 18 July 2025 asking for verification of his salary. I've not seen anything to persuade me that Mr B responded at this time. As such, I'm satisfied that TSB didn't treat Mr B unfairly when it blocked his account.

But TSB hasn't disputed that the service it provided - when Mr B contacted it, wasn't at the level it should have been. It has offered Mr B £100 compensation in recognition of this. I've thought about whether this is fair.

From TSB's records I'm satisfied that there was a short delay in TSB resending Mr B the email from July 2025 with the form he needed to complete to meet TSB's requirements. And it seems TSB didn't provide clear information on its requirements in the telephone calls it had with Mr B. I've also seen that there was a discrepancy on how Mr B's surname was presented on the form he needed to complete. All of this meant Mr B was asked to visit a branch with identification. Overall, I'm satisfied that Mr B was caused some inconvenience.

But I've also seen Mr B's account was reactivated on 22 September 2025 and I've seen from Mr B's account statements that he was then able to use his account. As the issue was resolved within a matter of a few days, I think £100 compensation for the inconvenience caused is fair.

Mr B has shown that he has incurred costs because of having to visit a branch. Given the circumstances, I think it's fair that TSB should reimburse Mr B with any reasonably foreseeable costs he incurred. And TSB has offered to refund to car parking charge of £3.50 which Mr B has provided evidence of. But Mr B has also provided evidence of a driving penalty fine he received while driving to the branch. Mr B says he incurred the penalty as he was unfamiliar with the area where the branch was located.

I appreciate that Mr B may not have been familiar with the area where the branch was located, but I don't think incurring a driving penalty fine is a reasonably foreseeable event that TSB should be responsible for. As such, I don't find that it would be fair or reasonable to ask TSB to reimburse Mr B with the driving penalty fine he has incurred.

My final decision

For the reasons given above, I uphold this complaint to the extent that TSB Bank plc is required to pay Mr B £100 in recognition of the inconvenience caused to him and £3.50 to reimburse his car parking fee.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 20 February 2026.

Sandra Greene
Ombudsman