

## **The complaint**

Mr M complains that TSB Bank plc regularly dispatch his statements late and are unfairly blaming Royal Mail for this.

## **What happened**

In March 2025, Mr M contacted TSB to complain that he hadn't received his monthly statement yet. He also explained that he'd banked with TSB for several years and said it wasn't fair this was a frequent problem.

TSB then checked the address they held on file for Mr M, and consulted their mail processing centre, before explaining they hadn't identified any faults with their system and all of Mr M's statements were recorded as dispatched on time. They also offered to send feedback to Royal Mail which they said was the likely cause of the problem, waived the fee for reissuing the March 2025 statement, covered Mr M's call costs and paid him £10 compensation as a gesture of goodwill.

When Mr M complained to our service, our investigator didn't uphold the complaint as based on the evidence he'd seen, he didn't think TSB had done anything wrong.

Mr M then requested a final decision as he said he was adamant TSB were causing the problem with his statements. So, I have considered the complaint afresh.

## **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 agree with the investigator's conclusions for the following reasons:

- TSB have provided evidence that shows Mr M's statements are generated and posted on the same day. I'm aware Mr M feels this evidence must be false and TSB are lying to him and our service. However, this information has been presented in the way I would reasonably expect and I have no grounds to disregard it.
- TSB are entitled to send their correspondence by Royal Mail using second class post. It's widely reported that Royal Mail sometimes experience delays, but this would fall outside of TSB's control, and other than sharing feedback as they have done here, there is nothing more I would reasonably expect TSB to do to try and help with this issue.
- Mr M feels strongly that the problem doesn't rest with Royal Mail and TSB are unfairly blaming them. However, based on the evidence I have seen and on balance, I don't think it was unreasonable for TSB to suggest this could be the cause of the issue. I would like to stress however, that in reaching this decision I have only considered TSB's actions. I also see no grounds for concluding TSB's staff are lying to Mr M, deliberately delaying the posting of his statements or trying to cause him

upset.

- TSB have invited Mr M to check his statements using online banking. He's declined that offer, but given the circumstances, I do think it is a reasonable suggestion. If Mr M would like any help accessing his statements in that way, he will need to contact TSB directly to discuss it.
- As mentioned above, I can see TSB waived their fee for reissuing Mr M's March 2025 statement, covered his call costs for raising the issue and paid him £10 compensation as a gesture of goodwill. So, I'm satisfied TSB have treated the complaint seriously and genuinely tried to help.

### **My final decision**

I empathise with Mr M, but for the reasons I have explained, my final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 March 2026.

Claire Greene  
**Ombudsman**