

The complaint

Miss S complains TSB Bank plc acted unfairly when she asked it to refund her for payments she made using her debit card.

What happened

In September 2025 Miss S made four payments to a company I'll refer to as K for various items from its online shop. She paid: £248.27; £23.09; £17.64; £7.16 using her TSB debit card.

Miss S said these items either didn't arrive, were not as described or had arrived damaged. For each, Miss S says K rejected her return or refused to provide a returns label in order to return the items. As such, she contacted TSB for help in getting a refund.

Miss S initially asked TSB to manually process the chargebacks, saying she'd previously had chargeback disputes she'd raised lost on its systems. As such she said she refused to use TBS's online dispute portal or telephone system.

TSB considered Miss S' contact as a complaint and issued its final response letter in October 2025. In summary this said, in order to raise a chargeback Miss S needed to raise them via its online system and it could not do this on her behalf, even though she'd previously had a poor experience. It also noted since raising her complaint she had processed disputes for some of the transactions, which it was reviewing. Overall it didn't consider it had acted unfairly.

As Miss S remained unhappy, she contacted this Service. In her complaint form she asked that we consider TSB's actions in relation to the following five items:

- A makeup item costing £7.16
- An item of clothing costing £17.64
- Two beauty/hair care products (costing £31.00 and £5.37 respectively) but paid for as part of her order costing £248.27
- A sportswear item costing £23.09

While the complaint was with this Service Miss S raised a number of other chargebacks and also complained about TSB's closure of her accounts.

An Investigator here reviewed matters, but didn't think TSB had acted unfairly. They said, in relation to the initial complaint Miss S had made to TSB and this Service a chargeback isn't a consumer right and while Miss S is dissatisfied with TSB's process, it wasn't for our Service to require it to amend this. They also noted Miss S had now raised the chargebacks and received a refund.

Miss S didn't agree this resolved matters. In summary, she considered our Investigator

should consider the overall impact she'd experienced over the prior 18 months. Saying she'd raised more than 30 transactions, not all of which had been addressed. She considered TSB's actions meant she was unable to use the protections a debit card should provide. All of which had caused significant distress and inconvenience, and considered compensation of more than £1,500, in addition to a refund of all disputed funds was fair.

In addition, Miss S didn't agree that her individual complaints should be separated by either TSB or this Service and that had caused significant distress by not looking at the totality of the issue.

As no agreement could be 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.

Within this decision I'll only be considering the way TSB handled Miss S' request for a refund, in relation to the below transactions, all of which were made on 30 September 2025 to the merchant I've referred to as K. These are the transactions Miss S referred to and asked this Service to consider within her complaint form when she initially contacted us. They are also the transactions TSB issued its final response in relation to in October 2025.

Item	Item cost	Total Transaction amount
Makeup item	£7.16	£7.16
Item of clothing	£17.64	£17.64
Beauty product and Hair product	£31.00 and £5.37	£248.27
A sportswear item	£23.09	£23.09

I've set this out as Miss S has raised several other concerns about TSB, relating to other chargeback claims she's made and in relation to the closure of some accounts. Many of those have already been considered by this Service, or are currently being considered within separate complaints, as such it wouldn't be appropriate for me to comment on those issues here. I should also say, TSB first need the opportunity to respond to any complaints before our Service can consider them, so as our Investigator explained, Miss S will need to contact TSB about any outstanding issues in the first instance, if she hasn't done so already. In addition, Miss S has raised concerns about processes within this Service, that also isn't something I'm able to comment on within this decision.

I also understand Miss S considers we should consider all of her experience with TSB as one combined issue, but we must look at each complaint individually on its own merit, rather than as a combined issue.

Turning to what I can consider. Miss S initially complained to TSB in October 2025 that, due to previous experience, she considered it should process the five chargeback claims manually, in relation to the transactions listed above. She also asked that this Service supervise TSB's handling of these claims going forward.

This Service is not the regulator; that's the role of the Financial Conduct Authority. That means we wouldn't supervise TSB in the way Miss S wants. Rather we can consider a

complaint about TSB's actions after it has first had the opportunity to respond. And while Miss S considers TSB should follow certain processes, even if I found that TSB had acted unfairly, I wouldn't be able to instruct it to change its processes as a result.

TSB's chargeback process is that its customer must submit a chargeback claim through one of its various channels - namely via an online form or speaking to it in the mobile banking app. Chargebacks are governed by rules set by the card scheme to which the consumer's card belongs. Within those rules, it is set out that in order to raise a chargeback, a sufficient description of what the issue is should be included. So it doesn't seem unreasonable TSB require its customers to complete this information in a certain way as it couldn't make assumptions about why things had gone wrong.

I appreciate Miss S says she's had problems with previous chargeback claims she's made, but that doesn't mean TSB should change its processes as a result.

Chargebacks are prescriptive in the way they work – there aren't the same flexibilities as other types of card protection. Here, as Miss S has used her debit card, the only avenue available to TSB to try and help her claim a refund was via a chargeback. I should also say, the criteria set for the chargeback is set by the card scheme and not by TSB. As such it also seems reasonable that TSB asked Miss S to follow its processes in raising her claims, to ensure the criteria was met.

Following Miss S' request to TSB to raise the chargebacks manually, it appears she then went ahead and raised claims in the way it required in any case. So when TSB issued its final response to Miss S' complaint – she'd already raised chargebacks for the five items.

I also note TSB pursued these claims in the way I'd expect, and did so soon after Miss S raised them. It followed the chargeback process and raised the claims under the relevant reason codes. As such, I can't say TSB has acted unfairly.

For completeness, I'm aware Miss S considers TSB should pay significant compensation for the time she's spent on this matter. And for the inconvenience she says she's been caused. But in order to uphold this aspect of Miss S' complaint, I'd need to see an error by TSB caused Miss S significant inconvenience. But as explained above, I haven't found TSB has made an error here, so it would be unfair to require it to pay compensation.

Taking everything into account, I don't think TSB has acted unfairly here. It required Miss S to provide information in a certain way in order to process her chargebacks, which isn't unreasonable. And when she did, it pursued each chargeback as I'd expect. While Miss S considers TSB should pay compensation for the time she's spent on this matter, as I've not found it's made an error, I won't be asking it to do anything further or pay compensation in the way Miss S has requested.

My final decision

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 6 May 2026.

Victoria Cheyne
Ombudsman