

The complaint

Mr C complained that TSB Bank plc took too long to action his request to turn off his SMS alerts/text messages.

What happened

Mr C contacted TSB at 10:18 on the mobile app chat service to *“turn off [his] text alerts.”*

Initially Mr C was talking to a TSB Smart Agent which is an automated bot. It presented Mr C with different options to choose from to try and understand his request further.

Mr C attempted to navigate the bot, but it didn't understand his request, so at 10:22 Mr C requested to speak to a live agent.

By 10:30 Mr C was successfully connected to a live agent.

Initially, the agent misunderstood Mr C's request and turned the alerts on. Mr C had to reconfirm his request to turn all alerts off.

At 10:58 the advisor confirmed that Mr C's request had been fully actioned.

Mr C was unhappy with the time taken to action his request and raised a complaint.

In response, TSB acknowledged that his request could have been handled more efficiently, and they apologised for the inconvenience caused.

Mr C remained unhappy and raised his complaint to this service. Mr C said that he had spent 69 minutes on the telephone to eight different advisors. TSB confirmed that the interaction happened via the webchat and provided the relevant transcript to evidence this.

The investigator said that although the online chat didn't go as smoothly as TSB would have hoped, an apology for what happened is satisfactory in the circumstances.

Mr C didn't agree with the investigators view because it didn't consider financial loss and the unnecessary stress caused by the delay.

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 no call has been provided, I have reviewed the transcript to decide if TSB handled Mr C's request appropriately.

From 10:19 – 10:22, the automated bot presented various options for Mr C to choose from, to establish the nature of the request. I appreciate that automated bots can be challenging to navigate, and on this occasion, it couldn't identify Mr C's request.

This led to Mr C asking to speak to a live agent, which was actioned by 10:30. I think that 8 minutes is a reasonable time to be connected, so I can't say that there was an unnecessary delay at this point.

It's clear that initially, the agent misunderstood Mr C's request and turned the text alerts on in error. Mr C had to reconfirm his wishes to turn them off, which I agree would be frustrating.

By 10:59 the action had been carried out correctly, totalling 40 minutes to fully resolve Mr C's query.

I understand it must have been frustrating for Mr C to encounter a delay when the agent misunderstood his request, but I'm satisfied that the apology provided in the final response letter acknowledges this.

Whilst I understand that Mr C will be disappointed with my decision, financial services won't always be hassle free and we wouldn't award compensation for things that aren't more serious than normal nuisances of everyday life.

Taking this into account, I don't think that TSB needs to do anything more to resolve things for Mr C.

My final decision

My final decision is that I do not uphold this complaint.

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

Jessica Lees
Ombudsman