

The complaint

Mrs K has complained that she didn't receive a TV subscription offer, that she'd qualified for under a TSB Bank plc ("TSB") incentive.

What happened

TSB was running a switching incentive, whereby, amongst other things, providing enough debit card transactions were made on a qualifying account, the account holder was eligible to select one of three 'partnership rewards'.

After Mrs K opened an account with TSB, despite meeting the offer criteria to be eligible to select one of the Partnership rewards, Mrs K says she never received the email allowing her to sign up to the 6-month TV subscription partnership reward.

Unhappy with this Mrs K complained to TSB. TSB issued its final response to the complaint on 21 May 2025, and said it would arrange for an email to be sent to Mrs K so that she could redeem the TV subscription offer. TSB also paid Mrs K £55. £25 of which was to reflect the inconvenience caused and £30 for the reward.

After referring her complaint to this service, one of our investigators explained to TSB that Mrs K still didn't have access to the TV subscription offer. TSB sent Mrs K an email so that she could activate this offer. But the specific TV subscription offer that she wanted was no longer included. To put things right, TSB subsequently paid Mrs K £59.94 to cover six months' worth of the TV subscription service.

As Mrs K remained unhappy with the outcome of the complaint, the complaint was referred for an ombudsman's 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.

Having reviewed everything, I think that what TSB has already done to put matters right is fair and reasonable. So I don't think that TSB needs to do anything further.

It is not in dispute that Mrs K had met the criteria to receive TSB's partnership reward. And Mrs K was specifically interested in the TV subscription incentive.

After Mrs K had contacted this service, I can see that TSB sent Mrs K the standard email that is sent for a customer to redeem a partnership reward. However, when TSB did this, unfortunately the TV subscription offer that Mrs K was specifically interested in, was no longer available.

To resolve matters, TSB sent Mrs K £59.94 to cover the cost of six-months of the TV subscription service. I have checked the TV subscription provider's website and the monthly cost for the equivalent service is usually £9.99. Therefore, in paying Mrs K this money, I'm satisfied that TSB has now taken reasonable steps to put Mrs K back into the position she largely would've been in, had she been able to sign up for the TV subscription benefit, when she first qualified for it.

I note that, a reason why Mrs K asked for an ombudsman's decision is because she is unhappy with what TSB said. Specifically, this was regarding whether she'd activated any of the other partnership Rewards that were included in TSB's email. Having reviewed the content of TSB's email, I don't think it said anything inappropriate. TSB was simply making it clear that if Mrs K had activated any of the other partnership rewards, then it wouldn't also pay her for the TV subscription service – which seems fair to me. But when it was confirmed that Mrs K had not activated any of the other offers, TSB did then pay Mrs K the money.

As well as paying Mrs K £59.94, I can see that TSB had also originally paid Mrs K £55. At the time, TSB explained that £25 of that was to apologise for the inconvenience caused, and £30 was for the reward. However, as TSB has since paid Mrs K £59.94 to cover the cost of the reward, then the £55 previously paid to Mrs K can essentially be seen as a payment for the distress and inconvenience caused to Mrs K by this matter. Overall, I think this is a reasonable amount of compensation given what happened and given the inconvenience caused to Mrs K in trying to get matters resolved. So I think that TSB has now done enough to put things right and I don't think it needs to do anything further in relation to this complaint.

My final decision

Because of the reasons given above, I don't uphold this complaint.

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

Thomas White
Ombudsman