

The complaint

Mr C complains that his call to TSB Bank Plc on 5 September was dealt with in a rude and unprofessional way by the telephone adviser, and that the call was disconnected by the adviser on purpose.

Mr C is requesting compensation for the poor service he says he received

What happened

Mr C contacted TSB on 5 September for an update on a complaint he raised on 11 August. During the call Mr C says that the adviser was rude and unprofessional, and that the call was purposefully disconnected.

TSB provided this service with a recording of the call, and after listening to it the investigator didn't agree that the adviser was rude or unprofessional.

The investigator found no evidence to show the adviser had disconnected the call on purpose.

The investigator concluded that TSB had acted fairly in this case.

Mr C didn't agree with this view and asked that an Ombudsman review the case.

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.

I've listened to the recording of the call on 5 September, and having done so, I don't uphold this complaint. I'll explain why.

Mr C had more than one complaint with TSB. Mr C couldn't provide the adviser with a reference number for the complaint he wanted to discuss and so the adviser asked him for more information. She explained this was to clarify which complaint he wanted her to look at.

Mr C expressed his dissatisfaction with being asked to provide more information, and I appreciate this may have been frustrating for Mr C, but I don't think it was unreasonable or unprofessional of the adviser to request this information.

At times both parties spoke over each other a little, but I don't think this was intentional by either party.

I think the adviser maintained a respectful tone throughout the call and was focused on getting it right for Mr C.

Towards the end of the call Mr Cs voice became gradually fainter until he could no longer be heard. I don't believe the adviser hung up the call, rather it seems more likely that the call dropped due to signal issues.

In conclusion, whilst Mr C is likely to be disappointed with my decision, I don't uphold this complaint and won't be asking TSB to do anything more.

My final decision

For the reasons I've explained above I don't 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.

Petina Edwards
Ombudsman