

## **The complaint**

Mr C complains that TSB Bank Plc have requested evidence of costs incurred by him whilst making calls to its customer service team.

## **What happened**

Mr C contacted TSB to resolve some queries on his account. He has provided this service with screenshots in evidence that the calls in total took approximately 120 minutes.

Mr C complained to TSB about the time taken to resolve his initial enquiry, and it upheld his complaint.

Mr C told TSB his phone plan provider charges 35p per minute for calls to its 0345 number and asked TSB to reimburse him these costs.

TSB didn't say it wasn't willing to reimburse Mr C his call costs, but it did ask him to provide evidence of the costs incurred.

Mr C says this is unfair and shows a lack of trust by TSB, and so he isn't willing to provide it with the evidence it's requested.

The investigator said he expected banks to reimburse consumers when they suffered a financial loss, and he didn't think it unfair or unreasonable for a bank to ask for evidence of the cost before it issues a reimbursement.

Mr C didn't accept this outcome and asked that the case be referred to an Ombudsman.

## **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 won't be upholding this complaint and I'll explain why.

If a consumer has incurred costs because of something a business has done wrong then it's reasonable to expect them to be reimbursed. Often businesses will want to see evidence of the loss before it reimburses a consumer.

In this case Mr C has told TSB that his phone plan means he incurred costs of 35p per minute whilst his query was being investigated. TSB has asked to see proof of this, but Mr C has said he isn't willing to provide any evidence in support of his claim.

Mr C hasn't said that he can't provide any evidence, only that he isn't willing to do so as he feels asking for evidence shows a lack of trust on the part of TSB. I don't agree and I will explain why.

I think it's reasonable for TSB to request evidence of the costs incurred before reimbursing

any amount. TSB is entitled to satisfy itself the costs incurred are of the amount claimed by Mr C.

It's important that evidence in support of claims for reimbursement is available, this ensures that businesses reimburse consumers fully and no shortfall exists that could leave the consumer out of pocket. Equally I wouldn't expect a business to reimburse a consumer more than the monetary costs incurred.

I'm pleased to see TSB hasn't said that it won't reimburse Mr C, only that it needs evidence of the cost to him.

TSB have made it clear to Mr C what he needs to do to have the call costs reimbursed and I don't think what it's asked of him is unfair. I won't be asking TSB to do anything different.

I know Mr C will be disappointed with my decision, but I hope I have explained clearly my reasoning.

### **My final decision**

For the reasons given above, my final decision is that 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 13 April 2026.

Petina Edwards  
**Ombudsman**