

The complaint

Mr L says TSB Bank plc trading as TSB sent multiple letters threatening to take possession of his house when he was waiting for his benefits to be updated.

What happened

Mr L has a mortgage with TSB on an interest only basis. Mr L told us he has a disability and his health issues mean he's unable to work. Mr L told us he's struggling financially and has to choose between paying bills and eating.

Mr L says his benefits were updated in 2025. He says during the transition TSB bombarded him with multiple threatening letters (about 20 in the course of a week), saying he was responsible for payments and threatening to evict him. He says when he called TSB it said his complaint wouldn't be upheld and cut off the call.

TSB said it sent two letters to Mr L in September 2025 and provided copies of the letters. One letter was about Mr L's options to repay the balance of his mortgage when the term expires. The second letter said TSB had been told that mortgage income support payments were stopping.

TSB said it didn't end the call with Mr L in October 2025. It said the call ended after Mr L said he'd take it to the ombudsman. This was before it could finish logging the complaint. TSB logged a complaint when Mr L called again in November 2025.

Mr L said he couldn't provide copies of the letters he received from TSB as he'd shredded them. He said TSB admitted it sent 20 letters due to a system error.

Our investigator said TSB's records showed it sent two letters which contained standard wording and were not threatening. Mr L didn't provide copies of the other letters he said he received from TSB. She didn't recommend that the complaint should be upheld.

Mr L didn't agree and asked that an ombudsman re-consider the complaint.

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.

Where evidence is contradictory or incomplete, I make my decision on the balance of probabilities – that is, what I think is more likely in the circumstances.

TSB says it sent two letters to Mr L in September 2025, and none between September 2025 and late December 2025 when it issued its final response. TSB provided internal records to support this.

Mr L says he received multiple letters from TSB. He says he shredded the letters. Mr L says he should not be at a disadvantage because he destroyed evidence.

I have to be fair to both parties. TSB said it sent two letters and provided evidence to support this. Mr L has not provided evidence he received further letters from TSB.

Mr L says TSB admitted to sending multiple letters during a call. I've listened to recordings of Mr L's calls with TSB and I did not hear this. The call handler checked internally and told Mr L only two letters were sent. It was Mr L that said TSB's systems must have sent the letters. TSB said it would investigate.

Based on the available evidence, I think TSB sent two letters to Mr L in September 2025. TSB provided copies of these letters.

Mr L had told TSB about his plans to repay the balance of his mortgage. The first letter confirmed this and set out other options he might consider.

The second letter said TSB had been told that mortgage income support would no longer make payments to Mr L's mortgage. The letter set out the amount of the monthly payments. It said if Mr L paid by direct debit this would be automatically updated.

While the letter suggests that TSB expected Mr L to make mortgage payments, I don't think that makes the letter threatening or unfair. Mr L is responsible for his mortgage payments. I think it was fair for TSB to notify him that it had been told payments would no longer be made by mortgage income support.

TSB says it returned forms to the DWP for Mr L's new benefit payments. It didn't know if or when Mr L would receive the new benefit, or whether this would be paid directly or if Mr L would make the payments. I think it was fair for TSB to let Mr L know the amount of the monthly payments.

Both letters included wording that Mr L's home may be repossessed if he didn't keep up repayments. I don't think it was unfair or threatening for TSB to include this wording, which is standard in letters of this type.

I don't think the letters TSB sent to Mr L were – or were intended to be – threatening.

Mr L says he was bombarded with threatening letters from TSB. He didn't provide copies of these letters, which means I can't review what they say or even check that they were sent by TSB. In the circumstances, I can't fairly find that TSB sent threatening letters to him.

I listened to recordings of Mr L's calls with TSB. I think it's unlikely that TSB cut off the call in October 2025, given the call handler was part way through a sentence at the time. The complaint hadn't been logged when the call ended. The complaint was logged when Mr L called again in early November 2025. The complaint handler apologised for what Mr L said had happened on the previous call and suggested that part of Mr L's complaint would be upheld. However, it wasn't upheld in the final response.

Mr L is unhappy about the way TSB dealt with his complaint. Complaint handling isn't a regulated activity. That means we can't always look into it. I can do so if the way a complaint is handled impacts the underlying problem being sorted out. That wasn't the case here. Based on the available evidence, I don't think TSB made an error or treated Mr L unfairly, and so there was no problem for it to sort out.

My final decision

My decision is that I do not uphold this complaint.

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

Ruth Stevenson
Ombudsman