

## **The complaint**

Mr L complains about the lack of adequate follow-up by the branch manager at a named branch of TSB Bank plc, after he raised a complaint regarding the service he received in branch.

## **What happened**

Mr L explained he visited a branch of TSB and was assisted by a member of staff. He described the manner of this member of staff as *'discourteous from the outset'*. He said the tone of the member of staff remained dismissive and they *'abruptly withdrew service'* without explaining why or referring Mr L to a colleague. Mr L described feeling humiliated and stranded at the counter. Mr L explained the situation was only resolved because a different member of staff approached him after they had finished assisting another customer.

Mr L explained he asked TSB to close his account as a direct consequence of this experience making it clear he wouldn't return to the branch. Mr L said he spoke with another member of staff privately and explained his complaint regarding the first member of staff.

Mr L asked for a manager to call him after 4.00pm to discuss his complaint. Mr L said the manager did attempt to contact him twice after 4.00pm, however, he couldn't take these calls due to other commitments.

Mr L complains TSB didn't take any further action to contact him or follow-up his complaint, which he expected.

TSB wrote a final response to Mr L. With regards to the service in branch, TSB said it hadn't been able to establish it had made a mistake. TSB said whilst it wasn't *'casting doubt'* on what Mr L had said occurred, it explained staff at the branch had provided a different version of events to Mr L. Based on these conflicting accounts, TSB said it couldn't uphold Mr L's complaint.

Mr L didn't think TSB's response was adequate and hadn't addressed several elements of his complaint. Mr L said he thought TSB were dismissing the issues rather than engaging with them.

Our investigator didn't think TSB needed to take any further action. They explained the parties' versions of events differed significantly in tone and detail, and as there was no independent evidence, such as CCTV, they couldn't safely conclude the staff member behaved in the way Mr L described.

Our investigator was persuaded the evidence provided showed the manager at the branch tried to contact Mr L twice. However, they thought TSB should have made further attempts to contact Mr L, but didn't think TSB needed to take any further action on this point as it didn't change the overall issues at hand.

Mr L accepted our investigator couldn't reach a determination about what happened in branch without independent evidence and didn't seek to challenge this further.

Mr L did think TSB should acknowledge the complaint handling shortcomings identified by our investigator in their view. Mr L explained this caused him avoidable inconvenience and was a service failing in itself.

Our investigator responded explaining they considered TSB had made reasonable efforts to contact Mr L regarding his complaint and left voice messages for him to respond to.

Mr L rejected our investigator's recommendation on this point, so his complaint has been passed to me to make a final 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.

I appreciate how strongly Mr L feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

I appreciate, having read Mr L's response to our investigator's view, Mr L isn't disputing the recommendation our investigator issued regarding the actual interaction in branch. The only issue for me to determine is whether TSB did enough when Mr L asked for a manager to telephone him, and whether this was within the range of what I consider to be fair and reasonable.

Mr L has referred to this as complaint handling, which is something our service cannot consider on its own merits, as it isn't a regulated activity. However, I am satisfied Mr L's complaint is regarding the service he received from the branch, Mr L wanted to speak with the manager of the branch and asked for a manager to call him. I am therefore satisfied I can consider this matter.

Firstly, both parties have agreed the manager tried to contact Mr L twice by telephone. They also agree the manager took no further action after trying to call Mr L twice. I note from Mr L's submission to our service on 2 March he confirmed he was *'unable to answer the calls, and voicemails were left.'*

However, Mr L has since said the calls were made from a telephone number which wouldn't accept return calls, and no direct contact details were left. The manager said, *'I called the customer 2 days in a row after 4pm each time leaving a message with my contact number'*. The manager concluded that as Mr L didn't return their calls, they thought Mr L didn't want to take the matter further.

Our service must decide whether the actions taken are within a reasonable and fair range of outcomes. Had the manager not attempted to call, I would agree this was poor service, but this isn't what occurred. The manager tried to contact Mr L, at a time he requested, twice.

Whilst there is some dispute as to whether the manager provided contact details, I note this has only been raised by Mr L in more recent submissions, whereas the manager said they left contact details on the voicemail.

In any event, I don't think it was unreasonable, on balance, having been unsuccessful in contacting Mr L at the time he asked to be contacted, to expect Mr L to call back when he was available. It isn't unusual, in my experience, for businesses various departments to leave messages and ask for customers to call them back when it is convenient for them. It also isn't unusual for businesses not to continue to pursue customers once they have left a message asking for a call back.

I appreciate Mr L wanted to complain about the conduct of a member of staff, and I therefore accept the issues at hand were more significant than they might otherwise have been. But as I have said, I must consider whether what TSB did was within the range of reasonable

responses. Having done so, I don't think I can find, on balance, trying to call Mr L twice at a time he had requested, leaving messages and waiting for a call back from Mr L, was unreasonable or outside of usual business practise.

I would also add, whilst I accept TSB *could* have done more, I am not persuaded, on balance it was reasonably *required* to do more in these circumstances.

I appreciate Mr L will likely be disappointed with my decision, but I trust I have explained why I don't think it would be reasonable, on balance, to find TSB had acted unfairly or unreasonably in these specific circumstances.

### **My final decision**

For the reasons I have given, my final decision is 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.

Gareth Jones  
**Ombudsman**