

complaint

Mr A complains that TSB Bank plc required him to visit a branch with identification before it would make a payment. It also blocked his online banking without telling him.

background

Mr A tried to make a large payment using online banking. The payment wasn't made and he phoned the number shown on the screen. The conversation lasted nearly an hour and Mr A answered a large number of security questions. But he still wasn't able to make the payment. TSB's advisor told him he'd need to visit a branch with photographic identification before the payment could be made. He visited the branch the following day and his account was reactivated.

Mr A's unhappy that he had to spend so long on the phone. He says by the time the conversation had finished, the bank was closed, so he had to go the next day. What's more, he wasn't told that his account was blocked until he visited the branch. As a result of the block, he couldn't withdraw money and couldn't pay bills.

TSB has apologised that it didn't tell Mr A that his internet banking had been suspended. It's paid him £36, including £11 to cover his phone costs and travel expenses, to reflect this. But it says it didn't make any mistake in suspending the account, which it did for security reasons.

Our adjudicator didn't recommend that the complaint should be upheld. She said, in summary, that TSB was entitled to block the transaction for security reasons. Mr A had attempted the transaction after 5pm. So he wouldn't have been able to visit the branch the same day regardless of how long he's spent on the phone to the bank. She didn't think TSB had acted unreasonably by blocking the payment and asking Mr A to provide additional identification. And she thought the compensation it had paid him to reflect the fact it didn't tell him his account would be blocked was reasonable.

my findings

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've reached the same conclusion as the adjudicator, for similar reasons.

I can understand how frustrating it must have been for Mr A not to be able to access his account. But banks are entitled to decide what security measures they put in place. In this case TSB wasn't willing to process Mr A's payment until he visited a branch with photographic identification. This was provided for in the terms and conditions of the account.

I acknowledge that Mr A's frustrated that TSB didn't tell him he'd need to visit the branch until he'd been on the phone for some considerable time. But TSB says that this wouldn't have been apparent to it at the start of the call. What's more, when Mr A attempted the payment, the branch would already have been closed for the day. So while I can understand Mr A's frustration that he spent so long on the phone, I'm not satisfied that he'd have been able to make the payment and unblock his account the same day even if the adviser had told him straight away that he'd need to visit a branch.

TSB accepts that it should have told Mr A that his account would be blocked until he provided the required identification. His account was reactivated the following day. I acknowledge that Mr A says he was unable to make various payments and incurred late fees and suffered inconvenience as a result. But I've found that TSB was entitled to block his account. And I'm not convinced, on balance, that he'd have been able to do anything differently if he'd known it was doing so. So I'm not convinced that he lost out as a result of not having that information. It follows that I don't find that TSB can be held responsible for any loss or inconvenience that Mr A incurred or experienced.

TSB has paid Mr A £25 to apologise for the fact that it didn't tell Mr A that his account would be blocked. And it's paid him £11 to cover his phone and travel costs. I don't consider that I can fairly require it to do more.

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 A to accept or reject my decision before 9 November 2015.

Juliet Collins
ombudsman