complaint

Miss L complains that TSB Bank plc prevented her from being able to use her debit card to withdraw cash abroad, meaning she incurred charges for making purchases with it.

background

Miss L went on holiday between November 2014 and January 2015. She says that, whilst she was there, she couldn't withdraw money from cash machines so had to make even small purchases with her card, incurring charges each time. She adds that when she enquired about the reasons she couldn't withdraw cash, she was told TSB wasn't authorising the transactions. When she returned home, Miss L says she went into branch to ask it to refund the charges and staff there were rude to her. She wants over £400 of charges refunded.

TSB says the charges were in line with the terms and conditions of Miss L's account. It says she withdrew cash over 20 times whilst abroad, but offered her £25 for the poor customer service she says she received in the branch.

Our adjudicator recommended that the complaint should be upheld in part. She was satisfied the charges were correctly applied and found no persuasive evidence that TSB had caused Miss L not to be able to withdraw cash whilst abroad. However, she considered compensation for the poor service should be increased to £100, to which TSB has now agreed.

Miss L responded to say, in summary, that £100 was not enough compensation because she could have avoided the charges if TSB hadn't blocked the cash withdrawals.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have seen the terms and conditions of Miss L's account and I am satisfied the charges were correctly applied. That said, Miss L says she wouldn't have incurred such high charges had she been able to make cash withdrawals.

TSB has shown that Miss L did, in fact, make over 20 cash withdrawals whilst on holiday, but I accept Miss L says she tried to make withdrawals that were declined. Although I acknowledge Miss L says she was told this was because TSB had blocked the transactions, I cannot safely conclude this was the case. I say that because Miss L managed to make withdrawals throughout the holiday and therefore it is unlikely TSB had put a block on her account. TSB says it has no record of a block at this time and, had this been the case, it would have been reasonable to expect Miss L to have attempted to contact the bank. I have seen TSB's contact notes and there is no record of such an attempt.

That said, I have no reason to doubt Miss L when she says she tried to resolve the situation in branch, but received poor customer service. Much like the adjudicator, I find that £25 for this, and the delay in recording the complaint, is too little. I consider £100 to be fair and reasonable compensation in the circumstances and I note TSB has agreed to the higher amount.

my final decision

My decision is that I uphold this complaint in part. TSB Bank plc should pay Miss L £100 to compensate her for its poor customer service, as it has now offered to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 18 February 2016.

Amanda Williams
ombudsman