

complaint

D, a corporate body, complains about poor service from TSB Bank plc, in particular in relation to telephone banking. D is represented by one of its members, who I'll refer to as Mr P.

background

Mr P says he registered for telephone banking for D's accounts in August 2017 and used telephone banking without difficulty. When he called TSB in March 2019 he found his registration had been cancelled. TSB can't explain why.

Mr P wants TSB to acknowledge D is already registered for telephone banking and compensate him for the time he's spent sorting this out. He also complains that TSB hasn't responded to his letters about the complaint.

Our investigator didn't recommend that the complaint should be upheld. He said he understood the difficulties for Mr P, but it wasn't wrong for TSB to ask him to identify himself when he called or re-register for telephone banking. Our investigator said while it would have been better if TSB had responded to Mr P's letters, it had sent its final response so it hadn't acted unfairly in relation to the complaint.

Mr P didn't agree. He said TSB ought to explain why it cancelled his telephone banking without telling him and accept this was a bank error. He said he will have to spend time completing forms and TSB hadn't previously told him he could use his bank card to identify himself. He said TSB hadn't treated D or him fairly.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where the evidence is incomplete, inconclusive or contradictory, I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

Mr P registered for telephone banking for D's accounts in 2017 and says he used it without difficulty. In April 2019 he called TSB and was told he was no longer registered for telephone banking.

TSB says telephone banking was in place in 2017, but isn't in place now.

Mr P didn't cancel his telephone banking and TSB hasn't suggested he did so. I think it's likely the cancellation was due to a bank error. I understand Mr P's frustration that TSB hasn't acknowledged that it could have made an error. It seems TSB doesn't know how the cancellation happened, so there's little to be achieved in me ordering it to provide an explanation.

TSB says it can't now set up telephone banking using information from 2017. It says Mr P can complete the form to register for telephone banking. I appreciate this is inconvenient. But, unfortunately, the current situation is that the registration isn't in place and if Mr P wants to be registered for telephone banking he'll need to complete the form. I don't think it's

reasonable to require TSB to set up telephone banking for him outside its usual process, which is intended to protect the security of accounts.

TSB also said that Mr P can identify himself when he calls using specific information. He'll be able to get some account information if he does this. But if Mr P wants to authorise transactions he'll need to re-register for telephone banking.

TSB's final response letter asked Mr P to contact it if he felt it hadn't understood its response or if he wanted more information. So I can understand that Mr P is upset that it didn't reply when he wrote to it again.

I need to bear in mind that the complainant here is D. D is a body corporate and doesn't feel upset or frustration. So I can't award compensation for this. There's no suggestion that D has been caused any financial loss or that the account signatories haven't been able to authorise transactions on the account by other means.

I do understand that this has caused Mr P trouble and upset. But I can't generally award compensation to third parties, such as Mr P, as they aren't the complainant under our rules. While TSB made an error when Mr P's telephone banking was cancelled, it explained what he'd need to do to re-register. I don't think, in the circumstances, it's fair and reasonable to 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 D to accept or reject my decision before 19 December 2019.

Ruth Stevenson
ombudsman