

complaint

Mr B complains TSB Bank plc didn't give him enough help when he got into financial difficulties. He thinks the overall service the bank has given him has been poor.

background

Mr B said TSB should've carried out a credit assessment and so has acted irresponsibly when it increased his overdraft limit. When he contacted the bank about his financial problems it only gave him details of a debt management agency. It didn't offer to write off the debt and it treated him badly during numerous phone calls.

The bank denied it'd acted irresponsibly and said that although it doesn't complete an affordability assessment on an application for an overdraft facility it does perform a credit score. Mr B had not exceeded his overdraft facility and after it went through his income and expenditure it found it couldn't write off the balance as he didn't fit the bank's criteria. All it could do was to refer him to a debt management agency. Mr B wasn't happy with this. He thought the bank hadn't investigated his complaints thoroughly and he wants to complain about the overall service he has received in the past.

The adjudicator didn't recommend that his complaint should be upheld. She noted that if the bank froze the interest and charges on this account it would be moved to its collection department and would impact on Mr B's credit rating. She thought TSB had acted reasonably when it had referred him to a debt management agency. She noted that the bank had previously given Mr B compensation of over £800 for various complaints in addition to waiving interest and charges on his account. .

Mr B didn't agree with this. He was unhappy that the adjudicator hadn't listened to various phone calls. TSB then sent a number of phone calls to the adjudicator. After listening to them she acknowledged that Mr B was left on hold on a number of occasions but she was satisfied the bank was doing its best to help him. Mr B said TSB was "cherry picking" the calls.

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 know this will come as a disappointment to Mr B but I agree with the conclusion the adjudicator came to after listening to the phone calls. TSB has compensated Mr B for previous failings in its customer service and although I can take that into account, I have to decide if TSB was at fault when it increased Mr B's overdraft facilities and if it responded positively and sympathetically when he told it he was in financial difficulties.

I can see that TSB doesn't carry out an affordability assessment when it approves overdraft applications but it credit scores any applicant. So I can't see TSB did anything wrong when it increased Mr B's overdraft facilities.

TSB referred Mr B to a debt management agency because he didn't meet its criteria for writing off the debt. I think that was a reasonable response and I can't fairly ask it to do more.

my final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 February 2016.

Linda Freestone
ombudsman