

## **complaint**

Mr B, a director of M, a limited company, feels that the TSB Bank Plc ("TSB") has treated it unfairly in relation to asking him to provide proof of identification after his call to TSB after he failed the security check.

## **background**

Mr B is not happy because he needed to transfer money abroad quickly to deal with a shocking incident affecting his business partner. He called the bank and due to issues on the call he then had to go to a branch with proof of identity and address. There were further issues which led to delays in the money being transferred.

The adjudicator did not uphold the complaint. Mr B does not agree so this complaint has been passed to me.

## **my findings**

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

Unfortunately TSB no longer has a recording of the call where Mr B first called it to make these transactions. However it has provided system notes entered at the time by the call handler. These state that Mr B failed the security questions and was asked to attend a branch with "*photo ID and 2x utility bills*".

It is clear that it is in the interests of customers that banks seek to protect against crime by having security processes in place. It's clear from the call note and what Mr B says that he failed the security questions and so was asked to attend a branch. Mr B then went to the branch but with different identification than that asked for. Specifically he didn't have utility bills but two forms of photo ID (also shown on these system notes). As a result TSB wouldn't make the transactions as Mr B wanted.

It is not unreasonable for TSB to have asked Mr B to do this bearing in mind this was an unusual transaction for Mr B to request. As such I'm not persuaded that the bank has done anything fundamentally wrong. I appreciate that Mr B feels inconvenienced but a significant part of that is due to his failure to answer security questions and taking different documentation to the branch than that requested.

It is also important to note that whilst in branch TSB's staff talked to Mr B and enabled him to make transactions from different accounts. So it seems to have been sympathetic and pragmatic in its assistance to Mr B within the confines of what it could do in the circumstances. I appreciate what Mr B has said about all of this and that Mr B is upset about what happened but it is important that banks stick to security procedures otherwise they open up customers to risk of criminal activity.

I see that TSB has already made an offer in relation to these issues. Mr B has referred to wishing a far larger sum. However Mr B has not evidenced what costs he's incurred directly due to any mistake TSB has made. It's clear that TSB are not responsible for the shocking incident which happened to Mr B's business partner. So any award would only reflect its service-and as I don't see anything fundamentally at fault I'm not persuaded there is any need for any significant award.

I appreciate this will be a disappointment to Mr B. I can understand how difficult it must have been to have to react to such a situation unfolding quickly. However having considered everything in this case and for the reasons I have described this complaint about TSB does not succeed.

**My final decision**

For the reasons I have explained, my final decision is that I do not uphold this complaint against TSB Bank Plc. Under the rules of the Financial Ombudsman Service, I am required to ask Mr B, on behalf of M, to let me know whether he accepts or rejects my decision before 6 November 2015.

Rod Glyn-Thomas  
**ombudsman**