

complaint

Mrs A complains about the service provided to her by TSB Bank plc ("TSB") in respect of a £20 deposit she made to her current account ("account").

background

- On 22 May 2017 Mrs A went to a TSB branch to deposit £20 to her account.
- As the branch was busy Mrs A was advised to leave the funds (with a member of staff) and that it would be credited to her account later that day.
- However the credit wasn't made and the £20 was 'misplaced'.
- On 2 June Mrs A attended her local branch where, after an hour or so, the £20 was located and credited to her account.

TSB investigated Mrs A's complaint and agreed to refund any charges she had incurred as a result of it misplacing her £20 credit. It also agreed to pay her £40 for any trouble and upset its error had caused.

Mrs A wasn't happy with TSB's response to her complaint, particularly given that she received a letter from it (whilst her complaint was under investigation) addressed to her and an unknown third party.

Mrs A's complaint was considered by one of our investigators who concluded that TSB's offer was, in all the circumstances, fair and reasonable.

Mrs A disagreed. Therefore the matter has been passed to me for review and decision.

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 conclusions as the investigator for broadly the same reasons. There is also very little I can add to what has already been said.

TSB accepts that it failed to credit Mrs A's account with £20 on 22 May, when it should have done. And this resulted in Mrs A incurring charges (which have since been refunded) and her having to attend a branch on 2 June for an hour before the £20 was located and credited to her account. So what I've to decide in this case is what, if anything, TSB should pay Mrs A for the trouble and upset its error caused.

I don't underestimate Mrs A's strength of feeling but taking everything into account I'm satisfied that the £40 TSB has agreed to pay represents a fair and reasonable outcome to this complaint. I've come to this view having had regard to, amongst other things, how quickly the £20 was located (on Mrs A attending the branch on 2 June) and that she has appears to have suffered no direct financial loss.

I would also add that although Mrs A believes her integrity was called into question on 2 June I've seen insufficient evidence to find that this was the case. In any event, the £20 was located and credited to Mrs A's account within an hour which clearly exonerates her from any wrongdoing.

Finally I'm, like the investigator, not persuaded that Mrs A's personal information has been compromised. In my view TSB's letter dated 7 July 2017 (addressed to her and an unknown third party) was simply an administrative error on the part of TSB.

my final decision

My final decision is that TSB Bank plc need do nothing more except to pay Mrs A £40 to the extent it hasn't already done so.

I appreciate Mrs A will be disappointed by my conclusions. My final decision, however, represents the last stage of this service's dispute resolution procedure.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 13 November 2017.

Peter Cook
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