

## **complaint**

Mr C's unhappy that TSB Bank plc closed his account without warning or his consent.

## **background**

Our investigator felt this complaint shouldn't be upheld. She said:

- TSB blocked Mr C's account as it was concerned that a cheque that had been paid in was cancelled due to it being reported stolen. That was fair. It says it restricted the account for about two months expecting Mr C to contact it. He says TSB should've contacted him but it's not for us to comment on its processes.
- A couple of months later, having heard nothing from Mr C, TSB decided to close the account. It notified Mr C of this the same day but it appears he didn't get this letter as he wasn't at the UK correspondence address it had sent it to. TSB says its records didn't show Mr C lived abroad. It's fair for TSB to have expected Mr C to receive this notification.
- TSB didn't give any notice of the account closure but this was in line with the account's terms and conditions. TSB followed its own process in restricting and subsequently closing the account. And she can't ask it to pay Mr C any compensation.
- TSB has confirmed it made no fraud reports and CIFAS has confirmed there's no report from it. Mr C says an application to another bank was declined but this doesn't appear to have been connected to a fraud report from CIFAS.

Mr C remains unhappy and has asked for an ombudsman review. In summary he says he's not fully satisfied a CIFAS marker wasn't put against his name at some point. The person who wrote the cheque says she didn't report it stolen. He thinks it will now be extremely difficult for him to obtain a UK bank account in the future. TSB has permanently jeopardised his financial position and he's been victimised.

## **my findings**

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

Mr C has provided detailed submissions to support his complaint. I've read and considered them all. But my findings are expressed in considerably less detail. And they focus on what I think are the main issues.

The cheque Mr C paid into his TSB account was stopped as the issuing bank had it recorded as being reported stolen. Mr C says the person who wrote the cheque denies this. But whatever happened I think TSB acted reasonably on the information it had available at the time by following its own fraud process. It returned the cheque and put a block on Mr C's account.

TSB says it expected a customer in this position to contact it. But Mr C didn't as he lived abroad and didn't apparently use this account very often. He's unhappy TSB didn't contact him but I haven't seen anything to suggest it was obliged to do so.

After a couple of months, and in the absence of any contact from Mr C, TSB made the decision to close the account in line with its terms and conditions. Given the situation it wasn't obliged to contact Mr C in advance about this. And TSB is also entitled to decide who it wishes to do business with as a customer. So, I don't think TSB did anything wrong by closing the account as it did.

TSB says it then wrote to Mr C advising him the account was closed. It used his correspondence address in the UK. That was reasonable. Its unfortunate if this letter didn't reach Mr C but that isn't TSB's fault.

Mr C also complains that an application he's made with another bank has been declined. But I've nothing to suggest this is as result of what TSB has done or recorded. Its confirmed it didn't make a fraud report and CIFAS has also confirmed there isn't a marker about this on its system, nor has there ever been. I don't think TSB can be blamed for Mr C's application with another bank being declined.

I understand Mr C's frustration at what has happened. And I recognise his strength of feeling. But overall I think TSB has acted fairly, in line with the account's terms and conditions and its own processes when dealing with Mr C. And I don't think I can fairly or reasonably ask TSB to do anything more or pay Mr C any compensation as he'd like.

Overall I don't see any compelling reason to change the proposed outcome in this case.

#### **my final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 10 August 2019.

Stephen Cooper  
**ombudsman**