

The complaint

Mr A complains that TSB Bank plc failed to switch his account as requested and said TSB cut off his calls. Mr A wants a minimum £100 compensation for TSB's service failings.

What happened

Mr A requested TSB switch his current account to another provider in January 2021 and again in April 2021. He initially complained that this hadn't taken place in February 2021. Mr A said he's been frustrated by multiple service failures since then, including that TSB didn't register his complaint and its branch member had threatened to close his account if he brought a complaint in January 2021 and most recently in September 2022.

Mr A said TSB's actions meant he had to wait until he had another bank account as at the time he only held a current account with TSB. He said TSB had refused to review his complaint since it was registered in October 2022.

TSB responded to Mr A's complaint in November 2022 by apologising for call wait times but said calls had been ended by Mr A not its staff. Regarding the branch staff member that Mr A was unhappy with, TSB provided a statement in which the staff member said that she had never threatened to close his account. TSB said it had already addressed Mr A's concerns about his address not being changed under a previous complaint.

Mr A wasn't happy with TSB's response and referred his complaint to our service. Our investigator didn't recommend it be upheld. She said TSB provided system evidence of the failed switch in January 2021, which showed Mr A's request was rejected by another bank, as *'old account already in an account switch'*. And so TSB wasn't responsible for the failed switch. With regard to the service Mr A received at TSB's branch, she said the accounts of the meeting differed, and it wasn't possible for her to determine exactly what happened.

Mr A wasn't satisfied with the investigator's response and requested an ombudsman review his complaint. He said she had failed to investigate his complaint and he had clear evidence that she had not been impartial as she had sided with TSB. He appreciated she couldn't say how TSB's staff member intended to come across at his branch visit. But the evidence showed that no service complaint had been logged about the failed switch requests by the staff member or TSB's Customer Services upon his specific and clear request. Mr A said if TSB had logged a complaint then he would have received a final response letter, but TSB didn't want to accept its service failures on valid customer complaints.

What I've decided – and why

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

It's not clear to me why Mr A thinks the investigator hasn't investigated his complaint properly. She has found that his initial interaction with TSB around his request to switch his account to another bank, was frustrated by the other bank. From what I've seen TSB tried to

facilitate the switch and wasn't to blame that this didn't go through for the reason given above.

TSB further explained that Mr A had tried to switch the same account to two different banking organisations at the same time hence why the switch did not go ahead. It has explained that the second attempted switch in April 2021 was also rejected by Mr A's chosen new bank as, *'Please refer customer to old bank'*.

Mr A said a letter from another bank in April 2021 contradicts TSB as it shows the switch was rejected by TSB. But the letter from the other bank to Mr A states, *'We have received a request from your new bank to switch your account from us.'* And includes Mr A's account details with that other bank, and so does not involve his attempt to move his account from TSB.

I was sorry to learn that Mr A felt threatened about his account by TSB's staff member. Clearly his branch meeting was contentious. Mr A has acknowledged that it's not possible for us to say what took place during his meeting with the TSB branch member. His account and the branch member's are at odds and the staff member denies threatening to close his account. I agree with Mr A's comment that we *'couldn't fairly say how the TSB branch manager had intended to come across to him during his branch visit.'* And so it follows that it wouldn't be fair for me to make a finding on this issue.

Mr A says that he made a clear and specific request to TSB Customer Services to register a service complaint for both failed switch requests for his bank account. I'm sorry that his wish to register a complaint didn't happen at that time or in branch, but since it has happened subsequently the issues have still been able to be reviewed. I haven't seen any evidence of his complaint being made about the current issues before October 2022, and his account was switched the following month.

With regard to call times and disconnection, TSB's records don't show that it cut Mr A off during any of his calls though calls did end when its advisor was speaking. However, I can see that Mr A had some long wait times for calls to be answered, for which TSB apologised. TSB's staff dealt with Mr A's concerns during his calls as we would have expected in the circumstances.

I'm sure Mr A realises that we don't act on behalf of anybody concerning a complaint and that when we decide on the outcome of a complaint, we must by the nature of reaching an outcome decide in favour of one party over another. This means that one party to the complaint will be disappointed by the outcome. This doesn't mean we have acted partially; it means that we have decided what we think to be the fair and reasonable outcome based on all of the circumstances of the complaint.

Mr A has said he has clear evidence in support of his complaint, but I haven't seen what this is. I'm pleased to see that Mr A has belatedly been able to switch his bank account, as he has brought many complaints about TSB, but as he hasn't been able to show that TSB has acted in error or been responsible for the previously failed switch attempts, I can't uphold his complaint.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 12 December 2023.

Andrew Fraser
Ombudsman