

The complaint

Mr F complains that he was unable to make a transfer of money through TSB Bank plc using telephone banking and that his security number was blocked.

What happened

Mr F attempted to make a transfer of funds in February 2023. When he spoke to TSB's adviser, he said that he was trying to set up a new recipient. The adviser asked Mr F if he had a telephone security number, but then on looking at the account she saw that the number had been blocked due to the wrong number having been entered into the security system three times. She offered to send out a new security number to Mr F but he declined and said that he wanted to make a complaint. The adviser suggested that in that event, to complete the transfer, he should visit his local branch. She took his details for a complaint but said that she wouldn't be upholding it as there was no error by the bank.

Mr F completed the transfer by visiting his local branch, as the adviser had suggested. He said he was told there that his account was not blocked. He also tells us that he has made lots of transfers over the telephone, including setting up new recipients.

TSB regarded the complaint as being closed, as it said there was no error on its part.

On referral to the Financial Ombudsman Service, Mr F advised that he thought that the reason for his number being blocked was because he was also the signatory for a local charity and that the accounts had been linked. This was put to TSB who advised that the accounts were not linked but the same security number was used for both accounts.

Our Investigator said that she couldn't see that TSB had done anything wrong, so she couldn't uphold Mr F's complaint.

Mr F didn't agree and the matter has been passed to me for further consideration.

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.

Mr F's complaints are that

- TSB failed to communicate or give him any prior notice that it had placed a stop on setting up new transfers from his telephone banking, leaving him with money that he had transferred into his current account but was unable to move to where he wanted.
- TSB failed to provide a reason for its actions.
- TSB has not communicated its actions to his local branch.
- TSB has been inconsistent with handling his telephone banking.
- TSB failed to respond to his complaint.

I have listened to the telephone call Mr F made to TSB in February 2023. What I understand from that call is that Mr F had previously appeared to have tried to input his security number into the system but that it had blocked the number (not the account) because it had been entered incorrectly three times. The adviser explained that she would have to send him a new security number but he didn't want that.

Mr F says he had frequently carried out transactions over the telephone without any problem. And if he entered the wrong digit on a security code all that happened was that it was referred through to a security screening. I don't doubt that he had previously carried out telephone banking transactions but as there was no error on TSB systems (which the adviser had confirmed), the only explanation for the number being blocked on this occasion was user error.

Since this is an automated system, there wouldn't be any need for TSB to inform Mr F's local branch. And whilst members of staff of that branch may have told Mr F his account wasn't blocked, it was the security number that was blocked, as Mr F later established over the telephone.

Mr F believes that, along with his personal account, his name also being on a local charity account was what caused his problem. However, TSB has confirmed that the accounts are not linked and that as the same security code was used for both accounts, there couldn't be any problem with the wrong security number being used for the wrong account.

So I don't think there has been any inconsistency by TSB in respect Mr F's telephone banking and that it did explain what had happened, to Mr F. Having said that I sympathise with Mr F as he has explained to us that he's not good at using computers and it must have been frustrating that an automated procedure blocked him without him knowing why.

With regard to Mr F's complaint, the adviser did tell him that while she had logged his complaint, she was not upholding it. So TSB regarded it as resolved and sent him a letter confirming that, setting out his rights to go to the Financial Ombudsman Service. Whilst I think that it could have provided a fuller response when Mr F wrote to say that he was not satisfied, with referral rights having been given, it did not have to do so. From its point of view it regarded the complaint as being closed so how it addressed any subsequent complaint was a matter for its internal complaints procedure, which I can't interfere with.

.My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or

reject my decision before 19 January 2024.

Ray Lawley
Ombudsman