

The complaint

Mr P is complaining about restrictions that TSB Bank plc put on his current account that made it difficult for him to make a payment.

What happened

Mr P contacted TSB to make a payment for building work. He said he spent around four hours on the phone and he spoke to numerous people to enable him to get the payment made. He said he was unable to work during that time.

TSB said the account was flagged with a fraud alert which placed a security block on the account. It acknowledged that this caused Mr P some frustration, but it said it was required to protect the account from potential fraud. And it said there wasn't any error in applying the block. However, it recognised it could have handled the matter better. So it offered Mr P £25 in compensation.

Our investigator thought TSB's compensation was fair. She said TSB had a responsibility to safeguard the account, but she recognised TSB could have resolved the matter quicker. But she thought that the £25 in compensation was fair.

Mr P didn't agree with the investigator for the following reasons:

- He said he spent around four hours resolving this matter. He set out that he charges £72.50 per hour and has lost this amount as he was unable to work during this time.
- He says the block was left on the account in error as a result of a previous transaction. So he didn't agree TSB hadn't done anything wrong in applying the block.
- He queried if this Service thought it was fair that it took four hours to make a payment. And he didn't think £25 was fair compensation for this.

As Mr P didn't agree with the investigator, the complaint's been passed to me to decide.

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.

I should first set out that I acknowledge I've summarised Mr P's complaint in a lot less detail than he has presented it. Mr P has raised a number of reasons about why he's unhappy with the way TSB has handled this matter. I've not commented on each and every point he's raised but, instead I've focussed on what I consider to be the key points I need to think about. I don't mean any discourtesy about this, but it simply reflects the informal nature of this service. I assure Mr P, however, that I have read and considered everything he's provided.

I can fully understand and appreciate Mr P's frustrations about what has happened. He contacted TSB to make what he considered to be a simple transaction of paying his roofer. But TSB is entitled to – and in fact is required to – put safeguards in place to protect a bank

account from fraud. I'm not saying, and neither was TSB, that it considered Mr P was acting fraudulently, but the type of transaction he was making came up as an alert on the account.

I note Mr P has suggested that he was told this was a historic block but I don't agree. TSB has given us an explanation of the history of the account. And I can see that the initial block Mr P referred to was removed after Mr P called to have it removed. I'm satisfied that TSB has reasonably explained that a new block was placed on his account when he called to make the payment and, as I said, TSB is entitled to have measures in place to safeguard an account. And I've not seen anything to show it acted unreasonably in this regard.

That said, I do think it could have handled the call better. Mr P was passed to numerous different departments and I do think TSB could and should have enabled him to have the block removed quicker than it did. But TSB has apologised for the way the call was handled and paid £25 in compensation. I think this is fair. I note Mr P wants TSB to pay his hourly rate of £72.50, but I've not seen anything to show that he has lost out financially as a result of what's happened. So I can't reasonably require TSB to pay this. And, ultimately, I'm satisfied that TSB has taken fair steps to put things right.

My final decision

For the reasons I've set out above, it's my final decision that I think TSB Bank plc's compensation offer of £25 is fair compensation. It should pay this to Mr P directly if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 31 July 2023.

Guy Mitchell

Ombudsman