

## **The complaint**

Miss M complains that TSB Bank plc did not give her the full criteria to be eligible for the switch incentive for switching her bank account to TSB.

## **What happened**

Miss M says that she found a switch offer for TSB on a third party website. She says the link took her to TSB's website where she opened an account and she phoned TSB to get a switching form. Miss M says that on the call, she was told by the call handler that to be eligible for the switch incentive of £125, she would need to fully switch her bank account to them and switch two direct debits to the new account.

Miss M says that a month after switching over her account, she contacted TSB as she didn't receive the £125 switch incentive, but they told her she hadn't made a debit card transaction, so she didn't qualify. Miss M says the debit card transaction criteria was not stated anywhere, neither on the third party website or TSB's website. Miss M made a complaint to TSB.

TSB partially upheld Miss M's complaint. They said when she initiated the switch via the third party website she would have been informed of the criteria required to qualify, therefore they were unable to agree to cover the incentive as the criteria was not met. TSB said that although they had been unable to locate her call to them, they don't doubt her version of events and they apologised for any trouble and upset caused by this human error. TSB credited £25 into her account as an apology. Miss M brought her complaint to our service.

Our investigator did not uphold Miss M's complaint. He said having listened to the call from 10 November 2022 that Miss M had with TSB, they did not provide her with misleading information. He said they advised her of the deadline for the switch incentive, but they didn't tell her about the qualifying criteria. Miss M asked for an ombudsman to review her complaint.

## **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 can see from TSB's internal criteria that a debit card transaction was required as part of the eligibility criteria for the £125. But I'm not persuaded that because this was published internally in TSB, that this meant it would be automatically published on the third party website.

While TSB don't have a copy of the third party website, they have directed me to a third party archive webpage. Using the link Miss M sent me, I have been able to locate what I believe to be the webpage that Miss M would have seen. I say this as the archive webpage shows that a snapshot of the website displaying the offer was taken on 6 October 2022. I will ask our investigator to forward this to Miss M in due course. TSB have said Miss M's account was opened on 7 October 2022. There was no new snapshot of the webpage on 7

October 2022. So it's reasonable that the information on 6 October 2022 would have been the same as the information on 7 October 2022 relating to the incentive. So I've looked at the wording of the website to see if this mentions her needing to spend on the debit card as part of the criteria. The wording says:

*"How to get the £125 bonus:*

*Open a new account via our links by Mon 31 Oct, then by Fri 18 Nov: complete a switch, spend using the debit card, log on to online or mobile banking and have 2+ direct debits. Once complete, the bonus will be paid by 16 Dec 22."*

So I'm satisfied that by the wording showing that by 18 November saying "*spend using the debit card*" would show that Miss M would need to spend on her debit card. I have looked at the wording on the snapshots before and after 6 October 2022 (4 October and 11 October 2022) and these both also say "*spend using the debit card*". So I'm persuaded that this wording was on the website when Miss M initiated the switch, and she ought to have been aware of this requirement. It appears from Miss M's statements that the first spend using the debit card was on 30 December 2022, which means that Miss M unfortunately wasn't available for the £125 incentive. So I'm satisfied TSB did not make an error here.

I've listened to the phone call Miss M had with TSB. Miss M asked what the date of her switch was. The call handler confirms she hasn't done the switch yet. The call handler tells her how to finalise this. The call handler confirms the deadline and Miss M visits TSB's website. So from listening to the call I'm not persuaded that Miss M was given misleading information. TSB had given Miss M £25 as they couldn't locate the call, but now they have located the call and she wasn't given incorrect information. So it follows I don't require TSB to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 17 October 2023.

Gregory Sloanes  
**Ombudsman**