

## **The complaint**

Miss C complains that TSB Bank plc did not give her any notification to say they were updating their online banking.

## **What happened**

Miss C says that she had no notification from TSB that they were updating her online banking, which meant she wouldn't have access to this for a while. She says this meant she needed to borrow money, which was transferred into another third party account she held as she needed to pay for a cab. Miss C made a complaint to TSB.

TSB upheld Miss C's complaint and paid her £50 compensation. They told us they identified that between 23:00pm on 28 January to 3:45am on 29 January 2023, they had scheduled maintenance which was essential to update the website and their mobile application (app) however, this resulted in some customers being unable to access their accounts online during this time. Miss C brought her complaint to our service.

Our investigator did not uphold Miss C's complaint. He said he asked Miss C to provide evidence of the money she borrowed whilst the online banking was down, but Miss C didn't provide the evidence he asked for. He said the evidence showed TSB accepted they didn't notify Miss C of their online banking being unavailable due to maintenance. He said the compensation paid to Miss C was fair. Miss C 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've considered what Miss C has said about needing to borrow money to pay for a cab, due to her not being able to log into the app. She sent us a screenshot of a credit into an account for £100 on 28 January 2023. But unfortunately, there is no other details provided, such as evidence that it was her account, any reference for the payment, or that the funds were used to pay for a cab. And she did not provide these details to our investigator when he asked for them.

There was maintenance on the TSB app/online banking between 23:00pm on 28 January to 3:45 am on 29 January 2023. So Miss C could have been without access for nearly five hours. From the very limited information on the screenshot that Miss C sent us regarding a payment into an account, I note that this was received into that account on 28 January 2023. But looking at Miss C's TSB statements, I can see that her balance on 28 January 2023 was £0 for the full day. So I'm not persuaded that the online banking maintenance would have affected what happened here as there was no money in her TSB account to pay for a cab on 28 January 2023 (the day that the £100 was paid into a separate account). The screenshot Miss C sent us does show a balance of £207.57 in that account when the £100 was sent, so it does appear the cab could have been paid for without her borrowing any money.

But TSB have acknowledged that there may have been an impact of the online banking maintenance on Miss C. And I don't doubt this given that she rang TSB on 29 January 2023 to let them know she couldn't get into the app when she tried overnight. I'm satisfied that the £50 compensation for any impact that this had on her was proportionate for what happened. So it follows that 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 C to accept or reject my decision before 9 October 2023.

Gregory Sloanes  
**Ombudsman**