

## **The complaint**

Ms S complains that TSB Bank plc (TSB) made mistakes when updating her address, sent a statement to the wrong address and then failed to send a correctly addressed replacement statement.

## **What happened**

Ms S has a bank account with TSB. In August 2022, she asked TSB to change her address. TSB didn't make the change correctly and a statement was sent to the wrong address for Ms S.

Ms S was unhappy and wanted TSB to provide a replacement statement displaying her correct new address. After considering this request, TSB explained that it couldn't amend a historic document but said it would be happy to provide a letter explaining what had happened.

The investigator agreed that TSB made a mistake but thought that it responded fairly to Ms S's complaint when it paid £250 compensation and offered to provide a letter explaining what had happened.

Ms S is unhappy with the investigation outcome. Ms S says TSB told her by email that the statement address could be amended. Ms S says TSB has made several errors including using the wrong address on a statement at the end of September 2022. She also says the investigator has got dates and details wrong.

## **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.

Ms S has pointed to the many mistakes TSB made in its emails, chats, and calls. I don't intend setting these out in detail – this isn't to diminish their importance to Ms S but for the purpose of deciding her complaint, I don't think I need to refer to every error. The rules that govern this service allow me to summarise this complaint in less detail than the parties and to do so in my own words.

TSB agrees that it made mistakes when it didn't properly update Ms S's address and sent a bank statement to the wrong address. TSB says it can't now amend a bank statement which it has already produced. I appreciate this isn't the answer Ms S had hoped for as she wants the correctly addressed statement but TSB explains this is because it can't alter a historic document. I think TSB's explanation is reasonable and I'm satisfied that its offer to write a letter which Ms S can provide to any parties she may need to, is a fair solution.

Ms S has said she needed the statement to show receipt of the proceeds of sale for a property purchase. Although the statement showing receipt of this money has the wrong address on it, it's still addressed to Ms S and the next statement, showing the balance, is correctly addressed. If it were to turn out that TSB's proposed solution of writing a letter to

didn't work and Ms S's property purchase failed solely because of the incorrectly addressed statement, then I don't see why Ms S couldn't complain to TSB at that point. I just don't think I can award compensation at this point for something that hasn't happened yet.

Although Ms S says that TSB agreed to amend the address on the statement, I can't see evidence of this. TSB said that it would try and find out whether it was possible to amend the address on the historic statement before eventually saying that it couldn't.

I understand Ms S is unhappy that TSB sent the statement to the wrong address and I agree this was unfortunate. But I don't have evidence to suggest this resulted in a financial loss to Ms S – for example because someone other than Ms S was then able to access her bank account. If anything were to happen in the future because of the statement being sent to the wrong address, I would expect TSB to deal with that on Ms S's behalf.

I can see TSB's mistakes have inconvenienced Ms S and been upsetting to her. Overall, I consider TSB's compensation payment of £250 together with its offer to write a letter explaining what happened has been a fair way to resolve Ms S's complaint. So, I don't require TSB to do more to put things right. I leave it with Ms S to tell TSB if she wants it to provide a letter explaining what happened with the statement.

### **My final decision**

My final decision is that I don't uphold this complaint in the sense that TSB has already offered and done enough to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 7 August 2023.

Gemma Bowen  
**Ombudsman**