

## **The complaint**

Miss C complains about the service she received from TSB Bank plc (“TSB”) when she tried to add her daughter as an additional card holder to her credit card.

## **What happened**

Miss C holds a credit card account with TSB. Miss C wished to add her daughter (“Miss L”) to the account. TSB advised that Miss L needed to visit a branch with ID and proof of her address. Miss L says she took ID into a branch as advised but that her ID was not sufficient because TSB wanted a council tax bill rather than the waste bin invoice she had provided. Miss L was asked to return with a council tax bill. Miss L says she did as instructed but in the meantime TSB had used a dormant account to ID Miss L which meant that the address it had for her didn’t match – so TSB requested Miss L once again visit a branch to update her address.

Miss C and Miss L are unhappy with this as following this visit they found out she could’ve updated her address online. Miss L says she has had to take time off work every time she visited TSB and that Miss C has made a number of phone calls to resolve this. They want to be compensated for the unnecessary time spent on this and phone calls.

TSB have confirmed that Miss L had updated her address, but she hasn’t been added as a second card holder because she needs to contact it in order to re-request this.

One of our investigators looked into Miss C’s concerns and thought that both sides could’ve done more to resolve the situation. When Miss L updated her address she could’ve confirmed what was required of her now to be added as a second card holder. And that TSB could’ve explained what the process was that needed to be followed once the address was updated to do this. So that being the case, they didn’t think anything further needed to be done. Miss C disagreed and has asked for an ombudsman’s decision.

## **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 hope that Miss C won’t take it as a discourtesy that I’ve condensed her complaint in the way that I have. Ours is an informal dispute resolution service, and I’ve concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that.

Miss C and Miss L are unhappy at the service received from TSB when Miss C wished to add Miss L to her credit card account. They have both had their time needlessly wasted and want an apology and compensation for this.

Firstly, I have to be clear that I can’t look at the complaint points or issues Miss L has had regarding being added to Miss C’s account. As our adjudicator has already explained, this is because I can only look into complaint points raised by the main card holder – Miss C – as she is the eligible complainant – not Miss L. So I will only be looking at the problems Miss

C has experienced and to see if TSB has done anything wrong or treated Miss C unfairly. If it has, I would seek – if possible to put Miss C back in the position she would be in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

I accept Miss C was inconvenienced when TSB needed Miss L to provide ID in a certain form to get her added to her account. But ultimately this is something TSB needed to meet its regulatory and legal obligations. So I can't say TSB did anything wrong when it requested Miss L provide it with certain information. And I think most would expect that sometimes you have to spend some time dealing with such matters.

And things don't always go smoothly and our role isn't to penalise or punish a business when a business makes a mistake – rather it is to try and put the consumer in back in the position they would've been in if the mistakes had not have happened.

Miss L's address has now been updated and it is up to her now to follow the process of being added to Miss C's account. So Miss C has been put back into the position she'd been in if the mistake had not happened. So what I have to consider is whether TSB needs to do anything more. And I don't think it does as although I accept Miss L has been inconvenienced by the repeated visits to TSB branches, as explained above, she isn't eligible complainant here, so I can't look at compensating her personally for this.

And while I accept Miss C had to attend the first branch visit with Miss L – making changes to one's account was always going to be an inconvenience. And although I agree TSB could've provided more information to Miss L about the next stages, I'm not persuaded that the detriment *Miss C* has suffered warrants any compensation.

So on that basis I don't think TSB needs to do anything more and I do not uphold this complaint.

### **My final decision**

For the reasons I've explained I've decided not to uphold Miss C's complaint and I do not require TSB Bank plc to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 3 January 2024.

Caroline Davies  
**Ombudsman**