

## **The complaint**

Mr T complains that TSB Bank plc wouldn't reactivate his dormant savings account without him using a smartphone which he doesn't have.

## **What happened**

In late September 2022 Mr T contacted TSB to reactivate his savings account which he had had since 1996 but hadn't used since 2013. At that stage the account was dormant, which Mr T accepts was reasonable. However he was told he could only reactivate his account by producing his id (identification) at a local branch or by activating it online by use of a smartphone. There are no local branches of TSB where he lives and he doesn't possess a smartphone. He sent certified copies of his id documents, including his driving license and passport, which had been certified by the local police, to TSB's account closure unit, but TSB advised that it couldn't accept verification by post because of the risk of fraud. I understand that there is a substantial amount of money in the account.

TSB reiterated that Mr T couldn't reactivate his account by sending documents in the post, even if they were certified by the police. It did say that it would be acceptable to approach friends or family for use of their smartphone, and it advised that the procedure didn't require details of the account to be shared with the smartphone owner. It paid him £100 to reflect the distress and inconvenience caused.

On referral to the Financial Ombudsman Service, as Mr T had then consulted his local MP, our Investigator requested whether the MP would allow use of a smartphone to reactivate the account. I understand this was agreed and the account is now active. Our Investigator said that it was fair for TSB to have a process that required use of a smartphone. He proposed that TSB pay a further £200. This was to reflect the fact that Mr T could have been advised by TSB that an independent person, outside of friends and family, like his MP, could have assisted Mr T in reactivating his account.

TSB said this was an unreasonable position to take and that it had acted fairly.

I issued a provisional decision. In it I said that I thought that TSB had acted fairly in its approach to reactivating the account and compensated Mr T fairly for any distress and inconvenience caused.

TSB accepted my provisional findings.

Mr T confirmed through his representative that he had nothing more to add.

## **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.

my provisional findings are set out below in italics:

*"I understand that Mr T has had a savings account since 1996. It appears that in 2013, when TSB became an independent bank, his account was transferred to TSB. I don't know what the position was then, but it appears that this happened by default. The account was dormant from 2013 which Mr T accepts was reasonable.*

*In order to reactivate the account, TSB has a process which requires the consumer to prove their identity by use of a smartphone or a visit to a branch. This is to protect both customer and the bank in the event of fraud. And I do note that Mr T had a substantial amount of money in the account. So I don't think it would be reasonable to expect TSB to make an exception and accept proof of identity by post as if something went wrong then it could be liable.*

*I understand that Mr T is vulnerable and he has health problems, but I do think that TSB's suggestion that he use a smartphone belonging to a friend or family was reasonable. At that stage TSB was only aware that he did not want to do that. Whilst he has subsequently explained to our Investigator that he does not have access to friends or family, TSB did not know that.*

*Mr T referred to his problem to the Financial Ombudsman Service. Our role is to resolve consumers' complaints informally. And the Investigator did just that by reaching an agreement that Mr T could make use of a smartphone owned by his MP's constituency worker. It appears that the account was reactivated on the same day.*

*I don't think in the circumstances of this case that it would have been appropriate for TSB to suggest that Mr T's MP assist by providing use of a smartphone. As it wasn't fully aware of the reasons why Mr T couldn't approach friends or family, I don't think there were any further steps it could have taken.*

*I appreciate that Mr T wanted to have use of his money. I understand his frustration and his health problems. But I think TSB acted fairly and reasonably in its approach to reactivating the account which had been dormant for nine years at the time. And that it compensated him fairly for the distress and inconvenience he suffered."*

As neither party have any further comments to make, I remain persuaded by my provisional findings. Those findings are now final and form part of this final decision.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 18 October 2023.

Ray Lawley  
**Ombudsman**