

The complaint

Mr P complains that he had problems when he tried to open his account with TSB Bank plc as part of a “switch” incentive. He further complained that TSB delayed in complying with his subject access request and of problems trying to register with Internet banking.

What happened

Mr P made an application to switch his account to TSB in February 2023. However he had difficulties opening the account and had to contact TSB who helped him open the account through a video banking application, which he found inconvenient. He then wasn't able to log into his account and had to contact TSB again who advised him on how to log in to the new account. He was also concerned that transactions were taking longer than normal to register on his account and he might not qualify for the incentive, which required him to carry out a minimum number of debit card transactions a month.

Mr P made a complaint to TSB concerning the problems he had. He subsequently made a data subject access request for telephone calls which TSB did not respond to within the time frame allowed. TSB apologised for the poor service in respect of the long waits he had on telephone calls and in not registering his complaint when he asked it to. It paid him £75 for the inconvenience. It did not uphold his other complaints, in particular it said that it had paid him the first part of the incentive payment and that he was still on track to receive the second part.

On referral to the Financial Ombudsman Service our Investigator said that he thought that TSB had done all that it could to resolve Mr P's complaints, and that it had paid an appropriate amount of compensation.

Mr P did not agree and the matter has been passed to me for further consideration.

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.

Mr P's complaints were:

- He experienced difficulties trying to open his account online.
- He tried and failed three times to log into his account.
- He was not provided with the sort code and the account number.
- He was concerned that transactions were taking longer than normal to register on his account and he might not qualify for the incentive, needing to carry out a minimum number of debit card transactions a month.
- He spent hours on the phone to TSB with lengthy holds.

- TSB failed to register his complaint.

opening the account

Mr P said he couldn't open the account online so had to spend some time on the telephone with TSB. I note however that TSB was able to help him and it opened the account for him using a video banking application. Whilst I note it was not Mr P's preference and it was inconvenient, I think that TSB acted appropriately in sorting this out for him.

logging on to the account

I know that Mr P was unable to do this online. As I understand it this was because his account was not yet fully activated and initially he had to register rather than log into his account. I appreciate that he had to telephone TSB to get this information, but I nevertheless think that it gave the right amount of help to him.

provision of sort code and account number

I understand that TSB confirmed that this was on the initial email Mr P received a few pages down, and it also provided this to him on 20 February 2023 during his application.

concern that the transactions were taking too long and that he might not qualify for the incentive payment

I note that Mr P was paid £125 on 17 April 2023 which was the first part of the incentive payment. And that to qualify for the additional £75, the two active direct debits needed to remain on the account, Mr P needed to make five debit card payments each month and his account credited with £500 each month from 01 April – 30 September 2023.

At the time of making his complaint I note Mr P had received the first payment and was on track to get the second payment. I can't see that TSB did anything wrong here.

spending hours on the phone

I note that TSB was experiencing high volumes of calls. I have particularly noted that during calls customers could be put on hold for lengthy periods. In Mr P's case I understand that this caused him frustration and inconvenience. But I think that the payment of £75 was a fair and reasonable award of compensation for this. If Mr P incurred extra expenses through his phone bill or by having to visit the branch, TSB has offered to consider this on receipt of the appropriate bills etc. I think that was a reasonable offer.

registering complaint

TSB acknowledged this but has confirmed that it registered the complaint and backdated it to February 2023.

delay in responding to a subject access request

Mr P made a request for recordings of phone calls during a phone call on 24 April 2023. Unfortunately this was missed, but TSB did action the request when it responded to his complaint on 30 May 2023. I won't make any additional award for compensation in respect of this, as I think this was a simple oversight.

Overall I think that TSB responded to Mr P's complaint points adequately and that it's paid him a fair and reasonable amount of compensation in respect of the poor service provided concerning phone calls, the delay in actioning his complaint, and in responding to his subject access request.

My final decision

As I think that TSB Bank plc has paid Mr P an adequate amount of compensation, i won't require it to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 8 December 2023.

Ray Lawley
Ombudsman