

## **The complaint**

Mr M's complaint relates to two telephone calls he made to TSB Bank plc to arrange for his bank account to be unblocked.

Mr M says the person he spoke to insinuated he was a liar, and his complaint was not logged properly.

## **What happened**

TSB Bank plc noted several transactions that suggested there was suspicious activity on Mr M's account, so they blocked it. They then sent him a message to advise that one of the payments was under review, that they would be in contact with him about it, but that he could call them on a specific number should he wish to do so in the interim.

Mr M called TSB to discuss the matter. That call is the subject of this complaint. Mr M feels that the person he spoke to suggested that he was a liar. He ended the call before TSB was able to establish whether the block should be lifted. He then called back later that evening following which TSB were able to satisfy themselves that the transactions and payment Mr M was trying to make, were genuine. TSB have said that because Mr M tried to make a payment between the two calls taking place, his subsequent attempt to make it again didn't go through after the second call because this attempt was linked to the previous one. Mr M says this meant he had to call back again, following which the block was properly lifted.

Mr M's specific complaint points relate to the handling of the first call, the fact that TSB didn't address this within the complaint he made and the length of time he had to wait to speak to the representative. He wants TSB to pay him £50 to represent the cost of his time on hold, an apology from the representative he spoke to in the first call and for her to be retrained. He also wants her to be considered for disciplinary action for bringing TSB into disrepute and for TSB to promise to be more professional in future.

Our investigator considered Mr M's complaint and concluded it shouldn't be upheld. Mr M doesn't agree so the matter has been passed to me to determine.

## **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.

Having done so, I don't uphold Mr M's complaint. I'll explain why.

The issue I need to determine is whether TSB treated Mr M unfairly in some way. Having considered the transactions on Mr M's account that led to his account being blocked and the subsequent call recordings of the calls he had with TSB, I don't think they did anything wrong. TSB are entitled to monitor the transactions on a customer's account to prevent fraud. In this case the transactions that led to Mr M's account being blocked were unusual. There were 20 payments for 5p each being paid out to the same business which wasn't in line with the type of activity that was usual for his account. Based on this, TSB sought to

establish whether the activity and the subsequent payment Mr M wanted to make from his account were genuine. That's in line with what I would expect to see in these circumstances. In order to do that, he was asked a series of questions.

I don't intend to repeat the questions asked and Mr M's answers here, but it's clear to me from listening to the recording of the first call that his answers were evasive at best and hostile at worst. Indeed, Mr M later accepted there was hostility in the answers he gave because he was waiting on hold for a period of time before he was able to speak to a representative and therefore felt frustrated. Whilst that might have been the case, the purpose of the call was to establish if the transactions were legitimate with a view to protecting the account. Given the answers he gave to the questions asked and the manner in which those answers were given, I think it's reasonable that TSB wouldn't have lifted the block on his account until such time that they were able to establish the transactions were legitimate by verifying them. So, I don't think TSB did anything wrong here and I'm not satisfied that the representative Mr M spoke to treated him unfairly given the answers he gave and the manner in which he gave them. Whether the answers he gave were true, is immaterial. Without the context he gave in the later call- namely that he had bought 20 sim cards costing 5p each and intended to throw them in the bin because he was trying to benefit from TSB's switching offer by making several debit card transactions- his answers provided no explanation of the activity on the account that TSB was questioning.

Mr M is also unhappy that TSB didn't address this specific complaint point in its final response letter and that he had to call back again after he thought the block was lifted from his account. I accept that TSB didn't deal specifically with his complaint point about the content of the first call he had with them. I agree that TSB should have addressed this, but for the reasons I've mentioned, I don't think it would've made any difference to the outcome of his complaint. And although I understand it was inconvenient for Mr M to make a few calls to TSB to get the block lifted, even after he thought it had been, and wait on hold, this appears to have been because he was still trying to make a payment when the block was in place. So, an extra layer of protection was built in by TSB, which was intended to protect him from fraud. Balancing that against the time it took him to clarify the transactions were legitimate, along with the fact that he could well have provided clearer more cordial answers which would have resulted in the block being lifted sooner, I don't think I can say TSB did anything wrong.

**My final decision**

For the reasons set out above, I don't uphold Mr M's complaint against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 2 November 2023.

Lale Hussein-Venn  
**Ombudsman**