

## **The complaint**

Mr T complains that TSB Bank plc were rude to him when he visited the branch to request 12 months of bank statements.

## **What happened**

Mr T visited a TSB branch to collect 12 months of bank statements that he needed, but he says the customer service he received was appalling. He says he felt attacked by the manager and he felt the service he received was hostile and rude as the manager asked him why he couldn't email the statements or print them out himself. Mr T says he has disabilities that TSB are aware of, and he felt their treatment was unfair. Mr T made a complaint to TSB.

TSB did not uphold Mr T's complaint. They said printing statements is not a service that is offered in their branches, and they were right to inform him about this, and of the alternative methods in which he could access his statements (for example online banking, in which he could print or email himself, or they could be ordered to be delivered to his address). Mr T brought his complaint to our service.

Our investigator did not uphold Mr T's complaint. He said given the time that has passed, it's difficult to know exactly what happened in branch. He said he requested Closed-Circuit Television (CCTV) footage but given the time that had passed this was no longer available and even if it would have been there would be no audio. Mr T asked for an ombudsman to review his complaint.

## **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'd like to explain to Mr T that it is not within this service's remit to tell a business how they should manage their statements procedure if someone asks for statements in a branch. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct TSB to make changes to their policies and procedures, if necessary.

As our investigator has explained, CCTV is not available for me to view here, and even if it was, it would be unlikely to contain audio, and no witness statements are available due to the events now happening over a year ago. So I'm unable to rely on these here, and I'm unable to say for certain what happened in the branch that day. But I have considered what Mr T has said about what happened in the branch in the day in question.

He has said that the branch manager was hostile and rude to him, and he felt attacked. So what I've done is I've looked at TSB's procedures for when a customer requests bank statements. After Mr T is verified, the first step of TSB's process is for them to explore the option of their customer to print their statements from their digital inbox.

Mr T would not be aware of TSB's internal procedures for statement requests. So if he asked the branch manager to print off his last 12 bank statements, and the branch manager

explored the option of Mr T printing these off himself, then Mr T may have felt the branch manager was being rude or not doing as he asked. But it appears the branch manager was following TSB's procedure here.

I can confirm that after looking at TSB's internal procedure for a statement request, the next step after this is to order a copy of a statement. Nowhere on the statement procedures does it state that these can be printed off in branch. So unfortunately, this is why Mr T couldn't get the statements he requested in the branch there and then. I know this must have been disappointing for Mr T especially as he took the time to visit the branch to get the statements and he felt the branch manager was being rude for not printing these off for him, but it appears the branch manager was following their procedures. So it follows that I won't be asking TSB to do anything further.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 12 January 2024.

Gregory Sloanes  
**Ombudsman**