

The complaint

Mrs S complains TSB Bank plc (TSB) failed to pay her a switcher incentive payment.

What happened

Mrs S says she applied for a TSB bank account in February 2023 and as part of the switcher incentive she would receive a payment of £125 provided she met certain criteria which included using her new debit card, before 24 March 2023. Mrs S says she met the other switcher incentive requirements, but her debit card didn't arrive until after the March 2023 deadline, so she wasn't able to make any payments using that card.

Mrs S says when she complained, TSB told her she hadn't met the criteria, although it was not her fault the debit card hadn't arrived and in her view TSB should have sent this debit card by a more secure means. Mrs S wants TSB to honour the switcher incentive payment of £125 and given she has met the remaining conditions, it should pay her the additional £75 that was also part of the incentive scheme.

TSB says the debit card was sent using the standard mail service to Mrs S on 7 February 2023, but as she failed to make a debit card transaction before the 24 March 2023, she didn't qualify for the incentive payment. TSB says it isn't responsible for the fact the debit card wasn't received on time by Mrs S and there was no record of her contacting them to say she hadn't received it before the March deadline.

Mrs S wasn't happy with TSB's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says she had seen evidence to show TSB had sent Mrs S both the debit card and PIN on 7 February 2023 and having done that, had met its obligations as it has no obligation to send these by any other means. The investigator says there's no record of Mrs S contacting TSB to enquire why the card and PIN hadn't arrived before the deadline date in March 2023. With that in mind the investigator felt as Mrs S hadn't met the switcher incentive conditions, TSB weren't under any obligation to pay the incentive payments.

Mrs S didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Mrs S to miss out on a switcher scheme incentive payment, because her debit card didn't arrive in time. When looking at this complaint I will consider if TSB were at fault for Mrs S not meeting the terms and conditions

of the switcher incentive scheme, because her debit card and PIN didn't arrive in time.

Mrs S's complaint centres around the fact she was refused a switcher incentive payment by TSB because she hadn't used her debit card before the 24 March 2023 deadline, even though she wasn't able to, as the debit card didn't arrive in time to do so. Mrs S has made the point that TSB should send the debit card and PIN by a more secure/guaranteed method of delivery as there are postal issues in her area.

I understand the points Mrs S makes but I'm not fully persuaded by her argument. I say this because I have seen evidence to show TSB posted her debit card and PIN separately on 7 February 2023 to the correct postal address. Mrs S says these weren't received until later in April 2023 post the deadline date. While I can understand the frustration this would have caused her, I can't hold TSB responsible for any postal delays nor can I tell TSB it must use a different postal method when it sends out such items, after all that is its standard practice and process.

From the information and records provided by TSB, it is unclear why having applied for the TSB account in early February 2023, Mrs S hadn't contacted them to enquire why the card and PIN hadn't arrived before the deadline date of 24 March 2023, and only raised this with TSB in May 2023.

It's reasonable to say part of the purpose of the application for the TSB bank account was for Mrs S to benefit from the switcher incentive payment and by her own admission, she had taken steps to ensure part of those conditions were met. With that in mind, I am satisfied in all likelihood Mrs S would have been aware of the terms of the incentive payment and if there was any uncertainty on her part of what other conditions applied, these would have been available on TSB's website for clarification.

While Mrs S will be disappointed with my decision, I won't be asking anymore of TSB here.

My final decision

My final decision is that I do not uphold this complaint.

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

Barry White
Ombudsman