

The complaint

Mr G is unhappy about the service he has received from TSB UK Plc (“TSB”). In particular, he is unhappy about the ongoing issues he’s had regarding his bank statements which at times include missing days and transactions.

What happened

Mr G has a bank account with TSB of which he receives paper statements for. Mr G noticed from around 2022 that sometimes the statements had missing days and transactions and raised this with TSB on several occasions. Mr G provided this service with an example of statements from September and October 2023 where there were missing transactions totalling £490.39.

TSB have explained that the transactions that were missing were down to a known system error and that the issue may still occur again in the future as it has been unable to correct it. TSB also explained that it would amend Mr G’s statement dates to ensure future statements would run until the end of the month with the next one beginning on the 1st of the month.

TSB advised that Mr G could call it on the telephone banking service if he had concerns about missing transactions and apologised for the inconvenience it had caused him and paid him a further £40 compensation in recognition of this (after previously compensating him for the same type of issues experienced) and if Mr G has incurred expenses not covered by this to provide it with supporting evidence.

Mr G was dissatisfied with this and wants TSB to fix the problem.

One of our investigators looked into Mr G’s concerns and after reviewing the statements provided agreed the closing and opening balance of the two statements didn’t match. They thought that TSB was doing enough to try and rectify the issue and that TSB had provided reasonable alternatives for Mr G to access the information he required about his account. They thought the compensation TSB had paid Mr G for the ongoing technical issues was fair for the impact it had had on him and was in-line with what our service would expect.

Mr G disagreed and has asked for an ombudsman’s 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.

I hope that Mr G won’t take it as a discourtesy that I’ve condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I’ve concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr G’s complaint is regarding TSB’s inability to fix a technical issue it’s having with the printing of some of its bank statements.

This technical error has led to calendar days and some transactions missing intermittently from the statements. TSB have tried to fix the issue but hasn't yet been able to fully fix the problem. To assist Mr G it says it would amend his statement dates to ensure future statements would run until the end of the month with the next one beginning on the 1st of the month. Furthermore, it says Mr G is registered for online banking and has the option of checking his account information online or using its telephone service.

It might be helpful for me to say here that as we are not the regulator, I cannot make TSB change its IT systems or processes – such as the systems it uses to print statements or if it's experiencing technical problems what or how it should put that right. These are commercial decisions and not something for me to get involved with. My role rather is to see whether TSB have treated Mr G fairly.

That said, while I'm not looking at TSB's systems and processes per se, it won't have acted fairly and reasonably towards Mr G if it wasn't giving him reasonable access to information on his account with it.

I appreciate that Mr G wants TSB to fix the issue and a guarantee it won't happen again, indeed, so does TSB, but this so far hasn't been possible. Sometimes things don't go smoothly and technical errors occur – as in this case – but that doesn't mean it automatically follows that TSB has treated Mr G unfairly.

TSB is trying to fix the problem and Mr G is able to view information on his account online, visit a branch or he can call TSB telephone line to ask about any missing transactions. I appreciate not all of these options are convenient – such as a branch visit - and Mr G doesn't want to do use TSB's telephone service. But I can't see what more TSB can do as I don't think TSB is unfairly blocking access to information on his accounts with it as it provides a number of what I think are reasonable options to Mr G to view this information – albeit it is just not in his preferred way.

Furthermore, TSB has already compensated Mr G £40 and offered to reimburse him for expenses suffered which he provides evidence of which I think is reasonable given I haven't seen that Mr G has suffered any financial loss due to TSB's actions. I don't think it would be fair to ask TSB to compensate Mr G further when it has provided reasonable alternatives to access information on his account.

And as has already been explained I can't tell TSB what systems it needs to have in place or how it should fix technical issues when things go wrong. And nor is it my role to punish or penalise TSB for its performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority.

And so it follows I don't think TSB has treated Mr G unfairly and think it has done enough to support Mr G with the problems he's having and so I'm not going to ask it do any more.

My final decision

For the reasons I've explained I've decided not to uphold Mr G's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 6 June 2024.

Caroline Davies
Ombudsman