

## **The complaint**

Mrs L and Mr L complain TSB Bank plc (TSB) failed to provide complete detailed paper bank statements despite previous complaints raised about the issue.

## **What happened**

Mr L says he has held a joint bank account with TSB for many years but in May 2022 his paper statements had missing transactions and he complained at the time and was told it was being looked into and accepted a small compensation payment. Mr L says the same issue occurred in May 2023 and again TSB assured him the matter was being investigated and again offered him a compensation payment.

Much to Mr L's frustration he encountered the same issue again in November 2023 and he was told there were no timescales when this would be put right, and TSB offered him a smaller level of compensation than had been given previously and said they wouldn't be looking to compensate him any further as this matter was known to them.

Mr L doesn't feel TSB are taking his complaint seriously and has no confidence the matter will be put right, and this should be a straightforward matter for it to resolve. Mr L didn't like the tone of the letter TSB sent implying he was closing his account and seemed to question the need for paper statements as he had online banking. Mr L wants TSB to resolve the issue once and for all.

TSB says it has paid Mrs L and Mr L a total of £85 in compensation for the earlier complaints and offered him a final compensation of £30 which was declined. TSB says it is working on the paper statement issue but has no fixed timescale when this will be resolved, but Mr L can access the information online or request a list of the transactions should this reoccur, which it will be happy to provide.

Mrs L and Mr L weren'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 TSB have compensated Mrs L and Mr L for the issues raised about the paper statements and have told this service it is looking into the problem but has no fixed timescales for it to be resolved. The investigator felt TSB had met its requirements of the FCA as another medium was available to Mrs L and Mr L by the provision of online banking to view the account transactions. Overall, the investigator felt TSB acted reasonably here.

Mrs L and Mr L didn't agree with the investigator 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 be frustrating and upsetting for Mrs L and Mr L to repeatedly receive paper bank statements that don't annotate all of the transactions. When looking at this complaint I will consider if TSB have taken sufficient steps to resolve Mr L's complaint and have fairly compensated him for the issues he has faced thus far.

The first thing to say here is TSB previously acknowledged to Mr L it had a system issue affecting other customers paper-based bank statements, that from time to time don't detail all of the transactions on the bank account.

In these circumstances until the matter is resolved I would have expected TSB to offer Mrs L and Mr L alternative solutions and from the information I have seen it has done that. I say this because not only did Mr L have access to online banking where all his transactions could be seen, TSB also offered, and have in the past provided, a full list of transactions on Mrs L and Mr L's bank account and going forward this could be requested by raising a query online, or by calling its telephone banking service. So, with that in mind and without trying to minimise the frustration this matter has undoubtedly caused Mrs L and Mr L, I can't ask any more of TSB than that.

Having said that, Mr L made the point TSB didn't seem to be taking his complaint seriously and it could offer no timescale for any resolution to the issue. I have since contacted TSB who have now not only provided me with confidential back-office correspondence with its IT team to show it has been actively looking at the issue – I'm pleased to say it has confirmed to this service the issue has now been resolved. So, with that in mind there should be no further issues in this regard.

Despite the length of time this matter has taken TSB to resolve, I trust Mrs L and Mr L will now be satisfied with the outcome here. I understand Mrs L and Mr L were previously offered £30 as a final gesture of good will which they declined, and I will leave it with them to contact TSB if they now wish to accept this final offer. Given the circumstances, I am satisfied TSB are not required to do anymore here for the reasons I have already explained.

### **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 L and Mr L to accept or reject my decision before 6 August 2024.

Barry White  
**Ombudsman**