

The complaint

Mr N complains that TSB Bank PLC's final response letter didn't contain the words "reference number" in it and complains that TSB said it would investigate the issue but didn't do so.

What happened

Mr N raised a complaint with TSB which he says was resolved in August 2023. He says TSB's letter didn't make it obvious where and if there was a reference number contained within it. Mr N says he contacted TSB again in October 2023 and it said it would review his complaint, but he didn't hear back from it. He says he was caused confusion as a result of what took place and would like an apology.

TSB says it resolved the initial complaint and previously told Mr N the complaint reference number. It accepts it didn't respond to Mr N as it said it would. TSB has offered £40 compensation for that part of the complaint.

Mr N had brought his complaint to us, and our investigator upheld the complaint. The investigator thought the letter ought to have said "reference number" before the number itself and thought TSB should have responded as it said it would. The investigator thought the compensation offer appropriate.

Mr N doesn't accept that view in full. In summary he would like TSB to accept it made an error. He questions if TSB has changed its process about such matters and what the timescale should be for a response in these circumstances. Mr N says the failure to respond caused stress.

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 am satisfied that TSB has made a fair and reasonable compensation offer.

I accept that TSB ought to have made clearer that the number in its final response letter was the complaint reference. I have looked at the letter and at TSB's records. I can see Mr N was told on 24 August 2023 that he would receive a letter from it with the reference number ending 7918. I can also see that the final response letter dated 24 August 2023 contained that same number but without the words "reference". I can see that the main body of the letter referred to the reference number being at the top of the letter.

I accept that the letter ought to have been clearer, but I can't see that had any real impact or why it would have caused any confusion. I am satisfied Mr N was told the reference number in advance of receiving the letter and that the letter did contain it as well as reference to where it was on the letter. I think it likely Mr N would have received the letter within days of being told the reference number and am not sure why any confusion was caused as the letter must have been in response to his complaint.

There is no dispute that TSB took too long to respond to Mr N's complaint. I'm satisfied TSB has fairly offered £40 compensation which I can see Mr N accepts is appropriate.

I appreciate Mr N has unanswered questions about the rules on response times in these circumstances. We are not TSB's regulator and so those are not questions that I can address in this decision.

Overall, I accept TSB could have been clearer in its letter but there was no real impact caused by the omission in the letter due to the circumstances I have set out. I can't see what else the reference number at the top of the letter could have been confused with when the main body of the letter made clear it was at the top of it.

Putting things right

TSB should pay the £40 compensation it's offered.

My final decision

My final decision is that I uphold this complaint in part and order TSB Bank plc to pay Mr N £40 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 2 August 2024.

David Singh
Ombudsman