

## **The complaint**

Mr G complains TSB Bank PLC has incorrectly debited his account by £222 and he would like this money returned.

## **What happened**

Mr G says he tried to book a log cabin online, but the deposit payments were blocked three times by TSB. Mr G says he was told by TSB that they were blocked by their Edinburgh branch. However, a few months later Mr G noticed a payment of £222 being debited from his account which he says he didn't authorise. Mr G says he's been in contact with the log cabin booking company who confirmed they didn't take any money from his account, and he has no bookings with them. So, Mr G says TSB should not have taken this money out of his account and it should return it.

TSB says it returned the £222 to Mr G's account when he raised his complaint with them but having contacted the merchant responsible, it says that the money was correctly debited. TSB says the merchant provided details of the booking Mr G made, their terms and conditions and the email confirmation it sent Mr G after the booking was made. So, TSB says it hasn't done anything wrong by debiting this money and it will not refund it.

Our investigator considered this complaint and decided not to uphold it. She considered the evidence supplied by both parties and was persuaded that it was fair for TSB to debit these funds from Mr G's account. Mr G didn't agree, so the complaint was passed to me for a 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 considered the evidence, testimonies, and relevant legislation (The PSR's) I am not upholding this complaint. Ultimately, I am persuaded that Mr G did authorise this transaction and it was correctly debited from his account. I'll explain my reasons below.

Mr G is adamant that the booking he was making did not go through and he has provided email confirmation from the booking company (I'll call them company A) to evidence that he has no booking with them. This email also clearly states that company A hasn't taken any money from his account. And I agree with this, I think the evidence clearly shows that the £120 deposit he was trying to pay company A did not leave his account and he had no booking with them.

However, TSB have provided evidence that the £222 deposited was taken by another company (I'll call them company B) via a common booking platform. TSB have shown that they investigated this payment by contacting company B and it provided evidence of the card used for the booking, the details of the booking, the contact information provided for Mr G and their terms and conditions. This evidence shows that Mr B made the booking on 10 October 2023 and agreed to pay 50% of the cost of the lodge for the dates requested – this

equates to £222.

Mr G seems to be under the impression that he only tried to make one cabin booking with company A. But the evidence provided persuades me that he also tried and successfully made a booking with company B. I have no other evidence of how someone else could've obtained Mr G's information to make a booking without his authority, and it's unlikely a fraudster would use someone else's information to rent a cabin in the account holder's name. Mr G questions who now has the £222 that was taken from his account, and from the evidence it seems company B has the funds and kept this as his booking allowed no cancellation or changes.

I know this outcome will come as a disappointment for Mr G. It seems to me that Mr G did not realise he made a successful booking for a log cabin with another company, and as the dates have now passed, he will not be able to make use of this. However, I cannot hold TSB liable for returning this money as the evidence persuades me that a successful booking was made and authorised by Mr G.

### **My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 10 September 2024.

Sienna Mahboobani  
**Ombudsman**