

The complaint

Mr H complains about the service he received from TSB Bank plc after his debit card was stolen whilst he was on holiday abroad.

What happened

Mr H explained he was on holiday in Europe on 14 July 2024 when he was sadly robbed of his wallet containing approximately €40 and his TSB debit card.

Mr H contacted TSB who blocked his debit card and put him through to its card supplier, VISA. Mr H explained VISA advised him it could help by either providing an emergency debit card or bank transfer to a money transfer company branch local to him. He agreed to the cash transfer and VISA agreed to send him an email on how to proceed. Mr H understood this transfer would take between two and twenty four hours.

Mr H explained he made several calls to both VISA and TSB without the transfer being organised successfully. VISA explained TSB had not authorised the transfer, this continued until the next day with TSB stating it had sent the authorisation to VISA. Mr H contacted VISA on 15 July, who again said it had not received any authorisation.

Mr H said he asked TSB for the authorisation it had sent to VISA, but TSB wouldn't provide details of it. Mr H eventually had to borrow money from other sources during the last two days of his holiday, which included borrowing money from the hotel he was staying in and a relative who lives abroad.

Mr H explained VISA contacted him over the following days to check on his welfare confirming it had still not received any authorisation from TSB to send him the emergency funds. Mr H flew home on the morning of the 16 July, two days after the card was stolen. Mr H detailed the difficulties he had getting home which included not being able to buy food and drink during travelling.

Mr H also explained he did not think TSB had been sympathetic to the difficult circumstances he found himself in after going through a traumatic theft of his wallet. He specifically complained about a call he made to TSB on 14 July where the adviser told him he couldn't transfer Mr H to VISA.

TSB wrote a final response letter to Mr H at the end of July 2024. It agreed it had made some mistakes, citing and apologising for the call made on 14 July where Mr H was told he couldn't be transferred to VISA from TSB.

TSB also said it '*received communication from VISA*' which it did not review in the '*correct timescales*', explaining because of this it had to ask VISA to send a new approval form.

However, TSB explained there were issues with VISA accessing certain documents and locating the communication from TSB which also contributed to the delays.

TSB apologised for the poor service and paid £150 compensation. It also asked Mr H to supply any evidence of financial loss incurred whilst he was without funds for it to consider further compensation.

Our investigator thought TSB's service could have been better but also thought it had done enough by apologising for the mistakes it made and by paying £150 compensation.

Mr H rejected our investigators recommendation, explaining he thought our investigator should have gathered evidence from VISA who were an important third party to his complaint.

As Mr H rejected our investigator's recommendation, his complaint has been passed to me to make 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.

Firstly, I was sorry to hear of the unfortunate circumstances Mr H found himself in through no fault of his own whilst on holiday. I can appreciate this must have been a very stressful and difficult situation for Mr H and I offer my sympathy.

I appreciate how strongly Mr H feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service

I've listened to the call on 14 July when Mr H asked to be transferred to VISA and can see TSB advised Mr H this was not an option. This must have been particularly frustrating having been put through to VISA by another adviser at TSB earlier that day. I therefore accept this was poor service and something TSB could have done. I am satisfied it is fair to find TSB should have transferred you and this was unfortunate, particularly considering the circumstances Mr H was in at the time.

I do not think there is an outstanding dispute regarding whether Mr H should have received the funds he requested. I am satisfied this transfer should have happened in the timeframe outlined. Furthermore, I think it is fair and reasonable to hold TSB responsible for this as Mr H's bank. I note TSB apologised for the poor service in respect of this in its final response letter explaining it would look to learn from Mr H's comments.

I also think there were occasions when TSB could have been more empathetic as Mr H has correctly identified. I can see TSB has also accepted this. However, I do note the first call handler who took Mr H's initial call appears to have responded genuinely and empathetically to the situation Mr H described. I believe Mr H agrees with this from the comments he made to our service during a telephone call.

I understand Mr H has asked for our service to contact VISA, this was also cited as one of the reasons Mr H rejected our investigator's recommendation. I have carefully considered this request and have decided I have enough information here to make a final decision based on the evidence I already have. Furthermore, I don't think there is sufficient reason to delay my decision for further information, I will explain why.

Firstly, I have no reason to doubt Mr H's version of events. I can see clearly from the evidence I have he contacted both VISA and TSB over the two days in question. The log TSB provided shows it was in contact with Mr H and VISA throughout the two days in question, corroborating what it and Mr H has said.

I'm satisfied the log provided show TSB received forms from VISA early on 14 July, however, as TSB explained, it didn't action this within two hours so this request became '*out of timescale*' as recorded on the log. This log also suggests VISA were having difficulties sending documents to TSB on 14 July, which I am satisfied could reasonably account for some of the delay.

On balance, I have no reason to doubt these logs are accurate contemporaneous notes made at the time by TSB when it was in contact with both VISA and Mr H.

Secondly, Mr H complaint is about the actions of TSB. I therefore have focused on what TSB ought to have done and whether I consider it has made any mistakes. Whilst I have highlighted the issues I consider ought to have been dealt with better by TSB above, I am satisfied, on balance, there is some evidence VISA was having difficulties sending and processing the request.

Thirdly, in weighing up what I consider to be a fair and reasonable award for the mistakes I have highlighted, I am mindful that the underlying situation was not the fault of TSB but by the person who sadly stole Mr H's debit card. In summary, our service does not award compensation for the impact of events outside of the businesses control.

This is an important distinction to make. I have listened to and fully appreciate how difficult and upsetting these two days must have been for Mr H who has explained being alone without access to funds whilst abroad and missing an international football match which he had to watch in his hotel room. However, I feel it important to state this situation was not initially caused by TSB.

With this in mind, TSB have responsibility for the poor customer service and bear some responsibility for the failure, as Mr H's bank, to provide him with emergency funds, but are not necessarily responsible for the full impact Mr H has described and unfortunately experienced.

I further understand Mr H believes he was lied to by TSB, the evidence I have seen suggests TSB made mistakes in processing the transfer.

Bearing in mind all of the above, I have carefully considered the amount offered by TSB here. Mr H did not thankfully suffer any financial loss due to fraudulent use of his debit card, because of his swift and appropriate action.

He also travelled home within a couple of days afterwards, having secured funds from a family member and borrowed money from the hotel he was staying in. Therefore, any award would be limited to the distress and inconvenience described above directly caused by TSB.

I am satisfied the issues here were repeated errors which required a reasonable effort on Mr H's part. The impact lasted a few days and caused some obvious distress and inconvenience. Having considered the £150 already paid by TSB, for these reasons, I am persuaded it is in line with what our service would expect in the circumstances described.

I appreciate Mr H is likely to remain dissatisfied with this decision, but our service is limited to the compensation we can award, details of how we make decisions regarding compensation awards is available on our website. I do note TSB said in its final response it would consider awarding more compensation for any financial losses Mr H could evidence.

Finally, I hope my decision demonstrates to Mr H I have carefully considered the outstanding aspects of his complaint. I would also like to take this opportunity to clarify my decision should in no way detract from what I can only imagine was an extremely worrying and distressing couple of days for him.

My final decision

For the reasons I have given, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 14 January 2025.

Gareth Jones
Ombudsman