



# Treasury Committee

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Paul Pester  
Executive Director (CEO)  
TSB Bank plc  
Henry Duncan House  
120 George Street  
Edinburgh EH2 4LH

23 April 2018

*Dear Mr Pester*

## **TSB systems upgrade**

I am writing following the problems experienced by your customers after the planned TSB systems upgrade, which was scheduled to finish at 18.00 on 22 April.

### ***Non-availability of internet/mobile banking***

There have been widespread reports of non-availability of internet and mobile banking, after the scheduled downtime came to an end. I would be grateful to know why this has happened; the number and proportion of customers affected; the timescale over which it will be resolved; and what you will do to compensate customers who have suffered financial losses as a consequence of unexpected non-availability of internet and mobile banking. I also invite you to revisit TSB's original description of the problem as "intermittent".

### ***Access to other customers' accounts***

Customers have reported seeing the account details of other TSB customers, and possibly having the ability to perform actions on these accounts, including transferring money. I would be grateful to know what has caused this problem; when you first became aware of it; how many reports of it have been received; how you will determine whether unauthorised actions were performed on these accounts; when you expect the problem to be fully resolved; and how you intend to notify and compensate customers who have suffered a breach of potentially highly-sensitive personal data. I also invite you to revisit your statement that this problem lasted for just 20 minutes on Sunday evening.

### ***Erroneous balances/unauthorised transactions***

Customers have reported seeing the wrong balance on their account, unexplained transactions on their account, and payments being made multiple times in error. I would

be grateful to know what has caused this problem, including a description of the nature of unauthorised transactions; when you were first made aware of it; how many reports of it have been received; and how and over what timescale you intend to restore the accounts to their 'true' position.

***Automated fraud prevention messages***

Customers have reported receiving automated fraud prevention text messages. I would be grateful to know what has caused this problem, and how many customers received these messages in error.

***Declined cards***

Customers have reported having cards linked to their accounts declined at points of sale. I would be grateful to know what has caused this problem, the number of customers affected, and the timescale over which it will be rectified.

***Non-availability of branch services***

Customers have reported that they are not able to transfer or pay in money in-branch. I would be grateful to know what has caused this problem; how many and what proportion of branches were affected by this problem on Monday 23 April; and the timescale over which you expect branch services to be fully restored.

***Non-availability of telephone banking***


Customers have reported that they are not able to transfer or pay in money by telephone. Customers have also reported that they have been unable even to access the telephone banking service. I would be grateful to know what has caused these problems, and the timescale over which you expect telephone banking services to be fully restored.

***Customer service***

What was the average wait time for customers contacting TSB by telephone on 22 April and 23 April? What proportion of calls were abandoned before being answered?

***Other problems***

I would be grateful for a list of all other problems experienced by customers following the systems upgrade, and an indication of the scale in each case.

Yours sincerely  


The Rt Hon. Nicky Morgan MP  
Chair of the Treasury Committee