

The complaint

Mr E complains about Lloyds Bank PLC ("Lloyds") and banking services and support he received during a visit to branch, and subsequently in a telephone call. He wants Lloyds to apologise for his experience and to pay him compensation.

What happened

Mr E held accounts with Lloyds. He says that he was sent a debit card for his account, but that this was out of date.

In January 2021, Mr E went into branch to pay some cheques into his account.

He did not have his debit card with him, but had other identification including his passport and driving licence.

Mr E says the cashier he spoke to in branch told him that he could not deposit his cheques at a counter without his debit card.

Mr E left without paying in his cheques and a few days later called Lloyds to complain about this.

He spoke with an agent and wanted to make a complaint. As the conversation progressed Mr E asked for the agent's name to make a complaint about her, and she did not give her name. She recorded details of his complaint, but this was not completed, and the call ended.

Mr E then submitted a complaint. He mentioned the visit to branch and how he did not think that the branch had observed proper social distancing measures and that this made him feel unsafe. He also complained about the manner of the agent on the call.

Lloyds sent him its final response in February 2021. Lloyds partially upheld his complaint in that it acknowledged the agent ought to have given her name during the phone call. Lloyds offered him £15 to reflect this.

Lloyds did not, however, uphold the remainder of Mr E's complaint. It explained that deposits at the counter required debit cards, but that Mr E could use immediate deposit machines in branch without a debit card.

Mr E was not happy with this response and contacted us.

One of our investigators has looked into this matter and set out his view to the parties, this was that Lloyds had not done anything substantially wrong. He thought that Lloyds had acted reasonably in its offer of £15 and did not ask Lloyds to do anything further.

Mr E did not accept that view and asked for an ombudsman decision.

I issued a provisional decision in respect of this complaint in March 2022. In that provisional decision I explained that I could not reach conclusions on some parts of Mr E's complaint,

but that I thought that there was evidence that Lloyds had not done enough to help Mr E pay in his cheques. This was because there were self service machines present in the branch which did not need a debit card, and it does not appear that Mr E was guided to use these instead.

I considered that to reflect this Lloyds ought to increase its offer of compensation by a further £85.

That provisional decision has been shared with the parties and they have been invited to comment.

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.

Mr E has responded indicating that he accepts the provisional decision.

Lloyds has also responded accepting the decision.

As a result, and since there have been no further evidence or arguments produced, I remain of the view I set out in my provisional decision.

I therefore adopt my provisional decision and reasoning as my final decision.

Putting things right

In order to put things right Lloyds should now pay a further £85 to Mr E as compensation.

My final decision

For the reasons set out above and in my provisional decision, I uphold Mr E's complaint and direct Lloyds Bank PLC to pay a further £85 compensation to Mr E.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 28 April 2022.

Laura Garvin-Smith
Ombudsman