

## **The complaint**

Mr S complains that a branch of Lloyds Bank PLC, from which he'd pre-booked a large cash withdrawal, closed early. This meant Mr S didn't receive the cash when he needed it.

## **What happened**

Mr S has a current account with Lloyds.

On 10 May 2022, Mr S visited his local branch to withdraw a large amount of money – £20,000 – in cash.

When he arrived, to his surprise, Mr S found that the branch was already closed – around three hours earlier than it should have been. He'd not received any contact from Lloyds to warn him that the branch had closed early.

Mr S needed the cash before he flew to Pakistan the following day, he was unhappy that he now couldn't access it and that nobody had thought to contact him in advance. So, he complained.

Lloyds sent its final response letter to Mr S on 26 May 2022. In it, the bank said the branch had closed due to unforeseen circumstances and – while it was sorry for the inconvenience – it wasn't going to uphold Mr S's complaint.

Mr S remained unhappy, so he referred his complaint to our service for an independent review. He said, in summary, that he wanted Lloyds to reimburse him the cost of his air fare because the trip to Pakistan had been rendered pointless by its error.

An investigator here looked at what had happened, and he didn't think Lloyds had done enough to put things right. The matter had clearly been inconvenient for Mr S, particularly because nobody had thought to contact him and let him know that the branch had needed to close early. That said, the investigator didn't agree that Lloyds should reimburse Mr S for his air fare.

Rather, the investigator felt that other options were available to Mr S if he'd really needed to use them – such as specialist money transfer services. So, although Lloyds' actions were no doubt inconvenient to Mr S, the bank hadn't ultimately prevented him from accessing the money.

Overall, the investigator thought Lloyds should compensate Mr S for the poor service he'd received by paying him £100.

Lloyds accepted our investigator's view, but Mr S didn't. He reiterated how Lloyds' actions had caused him significant inconvenience and he asked for an ombudsman's decision. So, as no agreement has been reached, the complaint has been passed to me to decide.

## **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.

Before I address the specifics of Mr S's complaint, I think it's worth explaining some general information.

I'm aware that Mr S has wider concerns – aside from what happened here – about Lloyds. I've noted that he'd like the bank to receive a suitable "punishment" for what he sees as repeated errors.

With that in mind, I think it important to explain at the outset that this service isn't here to punish businesses for their conduct. Nor is any award we make meant to act like a fine.

We're not the regulator of financial businesses, and we don't "police" their internal processes or how they operate generally. That's the job of the industry regulator, the Financial Conduct Authority (FCA). Here, we deal with individual disputes between businesses and their customers.

Lastly, before addressing the matter at hand, I should say that while Mr S has raised several points, I've summarised the complaint in far less detail. I haven't commented on everything he's raised, instead, I've focussed on the key areas of Mr S's complaint. I don't intend any discourtesy by this. Rather, it reflects the informal nature of this service.

It's unfortunate that the Lloyds branch Mr S had planned to visit closed early. But it's true to say that, sometimes, unforeseen events can occur and disrupt things.

I can certainly understand why Mr S is frustrated and unhappy with Lloyds' actions. The branch didn't let him know that it had needed to close early, and I think that was an error. Mr S would've been left with very little time to try and make alternative arrangements by the time he realised what had happened. So, I can surely appreciate Mr S's annoyance at what was ultimately a wasted trip.

With that in mind, I've considered the impact of Lloyds' actions on Mr S. Having done so, while I agree he was certainly inconvenienced, I don't think the bank needs to compensate him in the manner he's requested.

That's predominantly because, much like our investigator, I think it's reasonable to say that there were other viable options available to Mr S. To me, an international money transfer would be the most obvious – but I know Mr S has said this was impossible, for various reasons, and it was crucial that he could pay in cash.

I've taken that at face value. But I will say that there appears to be some discrepancy over just what the cash was going to be used for. Mr S has said it was to pay for medical treatment for a relative, but I've also seen that he told Lloyds it was to be used for business purposes.

Either way, while a sole reliance on cash would somewhat diminish his options, I still think Mr S had alternatives to access it if that was indeed critical for him. To follow the same example our investigator put forward, if Mr S did need to pay in cash, he could have used a specialist money transfer service which would've allowed him to withdraw cash in Pakistan and distribute it as he saw fit. But from the available information I have, it doesn't appear that he did so.

Additionally, although Mr S initially told our investigator that he'd cancelled the trip, he later said that he had, in fact, travelled to Pakistan as planned. Taking that last statement as being correct, Mr S didn't cancel his trip because of Lloyds' actions. It seems he didn't cancel it at all. Instead, he still made use of the ticket he'd bought despite not having the cash with him.

So, to summarise, Mr S still decided to travel and there were ways in which he could – if he wished – obtain cash whilst in Pakistan.

I certainly appreciate that might not have been an ideal situation for Mr S. I also accept that other options might not be perfect and, fundamentally, wouldn't be what he wanted to do. But nonetheless, if it was as crucial for Mr S to have access to cash in Pakistan as he's said, I'm satisfied that alternatives were available.

I've not seen that Mr S chose to use any other option to access cash while abroad, and it follows that I haven't seen he incurred a financial loss – like currency conversion, transfer or administration fees – as a result. So, I can't fairly ask Lloyds to reimburse him for those costs given I've not seen that he incurred any. And it seems that Mr S still decided to travel regardless of whether he had the cash or not. On that basis, I don't think I can fairly require Lloyds to reimburse him for the cost of his plane ticket either.

I do think, though, that Lloyds should compensate Mr S for the service it provided. Not thinking to call him to let him know its branch had closed early was entirely unhelpful.

Our investigator recommended that Lloyds pay Mr S £100, and in the overall circumstances, I think that's a fair and reasonable amount to recognise the inconvenience of a wasted trip to a closed branch. I think it also reflects the overall concern that Mr S may have had, in realising he was unable to access his money in cash on the day as intended. So, that's what I require Lloyds to pay Mr S to resolve this complaint.

### **My final decision**

My final decision is that I uphold Mr S's complaint. I now require Lloyds Bank PLC to pay him £100 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 12 January 2023.

Simon Louth  
**Ombudsman**