

## **The complaint**

Mr K complains that Lloyds Bank PLC credited the wrong amount for a cheque he paid in at its branch and he was then dissatisfied with the service he received. Mr K would like to be reimbursed for his wasted time.

## **What happened**

In October 2023 Mr K went to Lloyds' branch to deposit a cheque of £1,000, but his account showed he had deposited £2,000. Mr K said he knew this was incorrect and went to the cash point and confirmed it was £2,000 that was deposited.

Mr K was approached by a member of Lloyds' staff members and was told there was nothing that could be done until the end of the day. He said he waited 20-25 minutes for the manager but then left. Mr K complained to Lloyds and was told he would be contacted within 48 hours, but said he didn't receive a callback and chased them.

Lloyds said Mr K paid the cheque at its Immediate Deposit Machine (IDM) and this showed the amount as £2,000. Mr K had to confirm the cheque matches what's displayed on the screen and Lloyds said he confirmed the amount of £2,000. The cheque was then rejected, and Mr K paid in the cheque manually over the counter. Lloyds said its manager was with another customer but explained she would be happy to see Mr K afterwards, but he did not want to wait and left the branch.

In its response to the complaint Lloyds' Complaint Manager apologised for confusion when the wrong amount was displayed on its IDM screen. Lloyds said whereas Mr K saw £2,000, it can see £1,000 for the cheque amount on the IDM. Lloyds said it didn't intend to make Mr K's experience difficult and its counter staff tried to explain they could verify the amount through its process, but he wanted to speak to a manager.

Mr K wasn't satisfied with Lloyds' response as he was worried the wrong amount could have come from the payer's account, and he referred his complaint to us. Our investigator didn't recommend it be upheld. She said an unintended technical error from the IDM caused Mr K distress, but fortunately no loss. He waited on a phone call from Lloyds and he was unhappy with its complaint handling, but the investigator said our service doesn't investigate this.

Mr K wasn't satisfied with this response and said that we work on behalf of the bank. Mr K requested an ombudsman review his complaint.

## **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.

I've looked carefully at Lloyds' handling of Mr K's cheque payment and the service it provided him to see if it has followed the correct procedures and treated him fairly.

On investigation of Mr K's complaint, Lloyds determined that no error had been made as it could see £1,000 was the cheque amount credited into the IDM Mr K used.

I can see from Lloyds' records that when Mr K first paid in the cheque it showed on the IDM, and subsequently Mr K's bank statement as £2,000. But I can also see from the records that

this was corrected the same day back to £1,000. The correction is likely to have happened at the end of the banking day when the IDM was reconciled with the manually paid in cheque, and that follows Lloyds normal process. I'm pleased to see that £2,000 was never deducted from the payer's account, having been reversed soon after deposit.

Our service can only award compensation for the detriment or loss that a consumer has suffered, not what might have happened. This complaint does not concern the cheque payer so I can't review any impact there. In this case any questions about the amount to be credited from the cheque were resolved by the end of the same day that Mr K went to the bank. Mr K was aware of this from checking his account online and his statement showing the reversal of the £2,000 sum as expected when a cheque amount is corrected. And so it wouldn't be fair for me to award compensation for a very short period of uncertainty.

Mr K is also unhappy with the complaint handling service he received from Lloyds. He feels that he's been lied to about the availability of the manager, and he spent some time pursuing his complaint. His complaint has been reviewed by Lloyds' Complaint Manager and that is what we would expect to see.

Ideally this would have been responded to more quickly. But Lloyds did respond within the time allowed for complaint handling under the rules and we don't generally consider this to be unacceptable. It was unfortunate that Mr K wasted some time in the branch, but this isn't sufficient for me to award compensation. All in all I am satisfied that Lloyds dealt with this issue according to its procedures and has treated Mr K fairly.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 3 April 2024.

Andrew Fraser  
**Ombudsman**