

## The complaint

Mr W complains about Lloyds Bank PLC's chat facility and text messages he received after raising a complaint.

## What happened

Mr W is a customer of Lloyds and used its online chat facility to discuss his account and complaints he's made. Mr W complained he's addressed by his first name, agents don't read previous conversations or the account history prior to speaking with him, that agents carry out multiple conversations at the same time, chats are ended prematurely, customer service surveys timing out and that the facility can only be used on a mobile phone which is inconvenient. Mr W also raised concerns about the way passwords are stored by Lloyds.

Lloyds issued its final response to Mr W's complaint on 27 September 2023 and said it had designed its chat facility to address customers by their first name. Lloyds also said customers were automatically connected to its virtual assistance at the start of any chat but could request to be connected to an agent. Lloyds issued a follow up final response on 10 October 2023. Lloyds provided information about how it uses text messages to communicate with account holders and didn't uphold Mr W's complaint.

An investigator at this service looked at Mr W's case. They said that Mr W's complaint about the text messages Lloyds had issued fell outside of the Financial Ombudsman Service's jurisdiction as it related to complaint handling. And the investigator wasn't persuaded the way Lloyds' chat facility works was unreasonable and said we have no powers to tell a business how its systems should operate, including how long the customer service survey should take to time out.

Mr W asked to appeal, so his complaint has been passed to me to make a decision. I recently issued a decision that explained the Financial Ombudsman Service has no powers to consider complaints about *complaint handling* in its own right and confirmed I would issue a follow up decision on the remaining points Mr W raised that I am about to consider.

## 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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under. In this decision, I'm going to focus on the elements of Mr W's complaint the Financial Ombudsman Service can consider.

Mr W's told us he's unhappy that Lloyds' chat facility addresses him by his first name in the first instance. But Lloyds has confirmed it designed the chat facility to operate in this way. When connected with an agent, Mr W has the ability to request he's addressed in line with his preferences. I understand Mr W's unhappy with Lloyds' approach. But Lloyds is free to design its systems and operate its chat facility in line with its commercial discretion. I haven't been persuaded it's unfair for Lloyds' chat facility to address Mr W by his first name. So whilst I understand Mr W's frustration, I haven't found grounds to uphold this part of his complaint.

I've read the chat transcripts of Mr W's conversations with Lloyds. I can see Mr W was frustrated at being connected with virtual assistants. And I can see that, at various points, Mr W had to wait for extended periods to be connected to agents. Mr W's explained that he doesn't feel the agents he spoke with had read the notes on his profile to get an understanding of his issues before speaking with him. But the chats I read show the agents recorded Mr W's comments and agreed to add them to his complaint where appropriate. Having read Mr W's chats with Lloyds, I haven't been persuaded that the agents Mr W discussed his account and complaints with dealt with him unfairly.

Mr W's added that agents dealt with multiple conversations at once lost track of what was being discussed. Again, I've read Mr W's chats with Lloyds. I didn't find evidence that shows Lloyds' agents routinely lost track of their conversations with Mr W or failed to respond in a reasonable timeframe.

Mr W has also raised concerns that the customer service surveys Lloyds sends when a chat concludes timeout. Looking at Mr W's chat history, the customer survey's time out after one hour has passed. Again, this forms part of Lloyds systems and I have no powers to tell it how they should operate. In my view, the time limit of 60 minutes to complete the survey is reasonable. I haven't been persuaded Lloyds' approach has unfairly impacted Mr W.

Mr W says Lloyds' chat facility online works with his mobile and that he's unhappy with the way passwords are stored. But those are, again, issues relating to the way Lloyds' systems operate. Ultimately, it's up to Lloyds to decide how customers can access its chat facility and how it approaches password security. Mr W hasn't told us about any specific ways he's been impacted by the way Lloyds stores passwords or that his account has been compromised as a result. And whilst I understand Mr W would find it more convenient to access the chat facility via another channel, I'm satisfied he was able to use the existing facility to discuss his account with Lloyds.

I'm very sorry to disappoint Mr W but I haven't found grounds to uphold his complaint about the way Lloyds chat facility operates. Based on the available information, I haven't seen anything that shows Mr W has been treated unfairly by Lloyds so I'm unable to uphold his complaint.

### **My final decision**

My decision is that I don't uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 17 May 2024.

Marco Manente  
**Ombudsman**