

The complaint

Mr F complains that Lloyds Bank plc (Lloyds) didn't refund the cost of goods he ordered but didn't receive. He would like Lloyds to make the refund.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I will focus on giving the reasons for my decision.

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.

Having done so I have reached the following conclusions: -

- Mr F first told us he paid for a washing machine he didn't receive and asked Lloyds to refund the money for this.
- In certain circumstances Lloyds could try to reclaim money paid for items not received. But Lloyds couldn't find any evidence that Mr F paid for a washing machine or that he put in a request for Lloyds to get his money back when he first thought the payment was taken. I have seen Mr F's bank statement, and I also can't see he paid £190.99 for any item.
- Unfortunately, without evidence of a purchase Lloyds can't put in any claim for Mr F. Claims also have time limits so it would be too late now for Lloyds to raise a claim for Mr F.
- Mr F then told us the retailer called him to say he had ordered an item and was due a refund. This person also asked for Mr F's bank details.
- I agree with our investigator that a retailer wouldn't do this. It seems likely the call was from someone pretending to be the retailer.
- Lloyds also told Mr F that it thought this was a scam. As Mr F told Lloyds he had given the retailer his bank details Lloyds checked his account. I think this was the right thing to do and I am pleased to note Lloyds couldn't see any unusual payments going into or out of Mr F's account.
- Lloyds did offer to cancel Mr F's bank card. Mr F didn't want to do this. But I think it was the right thing for Lloyds to offer.
- I don't think Mr F did buy a washing machine or that he is due any refund. So I can't ask Lloyds to make any refund to him.
- Mr F didn't agree with our investigator's view. He asked for £10,000 compensation, a refund of £190.99 and his overdraft written off.
- Unfortunately, I have no evidence Mr F bought a washing machine. So, I can't ask Lloyds to pay compensation, refund any cost Mr F thinks he incurred or write off his

overdraft.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 25 March 2025.

Bridget Makins
Ombudsman