

The complaint

Mr S complains about how Lloyds Bank PLC (Lloyds) treated him when he made three phone calls to them on a particular day. As a resolution, Mr S wanted an apology and compensation

What happened

In August 2024, Mr S telephoned Lloyds to ask questions about a recent current account switch he requested, and previous complaints. As a result of the service he received, he asked to speak to a manager who did speak to Mr S about his dissatisfaction but the call was terminated by the manager.

Mr S called back soon after to raise a complaint, mentioning how long he had been waiting to be answered. As a result of this call, the agent with whom Mr S spoke had to refer to a manager to obtain some guidance but was unable to log the complaint in that call. The call ended after Mr S asked the Lloyds staff member to wait for 20 minutes.

Mr S then called back a third time asking to log a complaint about the earlier calls.

Lloyds investigated the complaint and found no issues with the telephone calls. They went on to express concerns as to how Mr S treated the colleagues with whom he spoke, and asked that in future, Mr S ensures he treats colleagues with dignity and respect. Lloyds said the time Mr S had to wait was not unreasonable, and he was given updates of his previous complaints.

Dissatisfied, Mr S brought his complaint to our service.

Our investigator completed a full investigation and did not uphold the complaint, saying they found no instances of unprofessional conduct in any of the calls in question. In terms of the wait time that Mr S considered to be 40 minutes, Lloyds clarified it was 20 minutes which they didn't consider excessive. Our investigator finally mentioned that Mr S didn't cooperate with Lloyds in the telephone calls, and also used derogatory terms towards the staff members.

Mr S disagreed with this outcome saying our investigator had not listened to the calls and, there were actually more calls involved. Our investigator approached Lloyds to ask for any other calls but there were no others to consider so communicated this to Mr S. Accordingly, Mr S 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 considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Mr S, I have decided not to uphold the complaint for broadly the same reasons as the Investigator stated in their most recent view.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

As the three telephone calls form the crux of this complaint, I wanted to address a concern of Mr S which was that the investigator had not listened to them. However, I can confirm both I and the investigator have taken the time to thoroughly listen to them. After doing so, I agree with the investigator that within the call recordings, there is nothing to support Mr S's contention that he was spoken to rudely. In conclusion, I find none of the Lloyds staff members with whom Mr S spoke displayed any rude, discourteous, or unprofessional behaviours.

And finally in terms of the call wait times, I've not seen any evidence that those that Mr S was subject to were manifestly excessive.

In conclusion, while Mr S is likely to be unhappy with my decision, I have to base my decision on the evidence and facts presented; therefore, I can't ask Lloyds to do anything further.

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 S to accept or reject my decision before 6 December 2024.

Chris Blamires
Ombudsman