

## The complaint

Mr T complains about the service Lloyds Bank PLC provided him with at a named branch during two separate visits.

## What happened

Mr T has complained about two visits to the same branch of Lloyds, once to make a cash deposit and one to make a cash withdrawal. I would assure Mr T I have carefully examined in full the submissions and evidence he provided to our service. As the circumstances are known to both parties, I have summarised Mr T's complaint below:

Mr T went into branch on 21 June 2024 to make a cash deposit into his Lloyds bank account. He complains:

- Lloyds counted the cash deposit out of his sight without his consent,
- The adviser incorrectly said he was £20 short of the amount he had said he was depositing, claiming he had provided only £2,980 instead of £3,000. Mr T explained he had to pay a further £20.

Mr T explained he visited the same branch of Lloyds on 11 July to withdraw £5,020, he complains:

- He was unfairly singled out by the employee he had dealt with on 21 June,
- He was treated rudely by staff in the branch,
- He was asked for identification to make the withdrawal, when he didn't need to,
- He did not choose to close his account as the branch as claimed by Lloyds, the branch did this during this visit,
- He described being '*abused for 85 minutes*' and having to wait 90 minutes for his money,
- The branch counted his money out of sight again,
- He was finally given his money in the street outside of the branch.

There are a series of other issues Mr T has complained about regarding Lloyds. These complaint issues include phone calls and his card being declined. Lloyds has responded to all of these matters previously. I have not included them in my decision, deciding to focus on the matters which I consider are outstanding and which were agreed on during the introductory conversations and submissions with our investigator.

Lloyds explained it understood Mr T had visited a branch to deposit £3,000 on 21 June. Lloyds said it was difficult to know what had happened regarding the actual sum deposited by Mr T, but offered £20 so as to ensure Mr T would not be out of pocket. It also offered a further £30 to cover the inconvenience which it has since sent to Mr T by cheque.

Lloyds explained cash was normally counted using an automated machine in front of the customer. It said the notes Mr T brought in on 21 June were in '*tightly rolled*' so the notes were counted in the back office. Lloyds said the usual process was to ask the customer if they were okay with this before doing it.

Lloyds provided a witness statement from the adviser Mr T spoke with both times he visited the branch. She explained she was managing the banking hall on the 11 July, which entailed approaching every customer entering the branch to establish what they needed. She said she didn't recognise Mr T straightaway, she said he explained to her he needed to make a sizable withdrawal, so she advised him to wait for the cashiers.

The adviser said when Mr T got to the cashiers, the cashier serving Mr T asked her what she should do, explaining Mr T had requested to withdraw £5,020 but they were unable to identify him. She said Mr T said he had no identification on him, only his bank card and said he wanted to close his account.

The adviser then contacted her manager who was in another branch. This manager spoke with Mr T via an online video call, during this conversation Mr T produced his Passport.

The adviser explained the cashier position Mr T was served at afterwards did not have enough cash to provide the full £5,020, so it had to be taken from another till after the cashier at that till had finished serving another customer. The adviser said Mr T remained in the branch and telephoned Lloyds customer service.

Lloyds explained a withdrawal of the amount Mr T withdrew may prompt a high value checklist, which is what happened here. Lloyds explained this is part of its statutory duty to protect customers. Lloyds said part of the delay was caused by Mr T not producing the identification he had with him. Lloyds accepted obtaining funds from other cashiers isn't unusual where large amounts of cash are withdrawn. Lloyds also explained it isn't unusual for large withdrawals to be counted out away from the counter. Mr T has not complained the amount provided to him was incorrect.

Lloyds said its records show Mr T asked verbally for his account to be closed in branch on 11 July and provided evidence from its systems for this. Lloyds also confirmed no CCTV exists for the encounters, explaining it is only retained for 30 days.

Our investigator didn't think Lloyds needed to take any further action. Both parties have seen our investigator's view, so I will not go into detail here, suffice to say they thought the actions Lloyds had taken already were what our service would expect.

Mr T provided a series of submissions following our investigators recommendation disagreeing with it. As Mr T has rejected our investigator's recommendation, his complaint has been passed to me to make a final 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.

I was sorry to hear of the difficulties Mr T has explained. I appreciate Mr T has provided evidence to our service of the poor customer service in branch. Throughout my further discussion here, I hope both parties appreciate it is difficult to determine precisely what happened when we have different versions of events. There is also little corroborating evidence to decisively conclude what happened in a branch.

With this in mind, I hope both parties understand where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.

### **21 June**

Lloyds has explained why it counted the cash away from Mr T, describing the deposit as '*tightly rolled*'. I appreciate Mr T disputes this, but it would seem reasonable grounds for the cash to be dealt with away from the counter on this occasion.

I did not find compelling evidence either way of whether Mr T gave consent, or if he was asked by Lloyds if this was okay or indeed whether the bank notes could not be counted at the till due to how they had been brought in. However, I can understand why Mr T would have wanted the cash to have been counted in front of him, as it is reasonable to think he would want to ensure it was counted correctly.

Having said the above, I am satisfied this would probably not have been an issue if the outlined discrepancy had not occurred. I therefore think the main issue for me to decide here is regarding whether Lloyds have made an error or mistake which is outstanding and it needs to be put right.

Fundamentally, the complaint is whether Mr T gave Lloyds £3,000 or £2,980. I hope Mr T will appreciate it is impossible for me to know what sum was actually provided, but as the discrepancy is relatively low, possibly one bank note, I think it is more likely than not, one of the parties incorrectly counted the money. In any event, Lloyds investigated this complaint and offered to give Mr T £20, which I think is a reasonable outcome and sought to ensure Mr T was not out of pocket. I also note Lloyds offered a further £30 for the inconvenience.

Whilst Mr T may disagree with this, I think this puts Mr T back in the situation he may have been in even if I were to have sufficient evidence to uphold the complaint against Lloyds on this point. Somewhat regardless of whether the sum was £2,980 or £3,000, this is what our service would expect in the circumstances, I therefore do not uphold this part of Mr T's complaint.

## **11 July**

### **Singled out and treated rudely**

The adviser has explained she was managing the banking hall, this role entails approaching customers to assist them and ensure they are being served as per their needs. I therefore think, on balance, it was the adviser's role to approach Mr T and ask what service he needed. Indeed, had she not approached him, the inverse could have been argued - she could have been accused of avoiding Mr T due to the past encounter and providing a poor service if she *hadn't* approached him.

From the evidence I have seen, including testimony from the adviser and Mr T, I do not think it is reasonable to conclude Mr T was singled out here. Her role was clearly to approach customers coming into the branch, both parties agree this happened.

Both the manager and the adviser have provided details of Mr T shouting and acting aggressively when in the branch on this occasion. Mr T has provided evidence he was treated poorly and rudely. Again, I hope Mr T will appreciate it is difficult for me to prefer one version of events over another in such circumstances.

However, it is clear from the evidence Mr T didn't want to show his identification, which led to Mr T speaking to a manager in another branch before confirming he had the required identification with him. I can see why this would have caused a disagreement, but the detail of what was said by whom and how is not clear.

Having considered the evidence, I am satisfied it was not unreasonable for Lloyds to ask for identification in the circumstances. I have read through Lloyds terms and conditions and can see it refers to asking for identification for withdrawals, I also think it is reasonable and fair to ensure any withdrawal is being made by the account holder.

Because of the evidence available, I do not think I can make a finding either way here. With that in mind, I therefore do not think it would be fair or reasonable to find against Lloyds.

### **Time in branch and provided with money outside**

Following on from the above, I can see some of the time taken appears to have been caused by Mr T not providing identification when asked. I think it is fair to reasonably deduce this would have taken up a significant portion of the time Mr T claims he spent in the branch,

bearing in mind the adviser had to arrange a call with a manager at another branch before Mr T produced his identification.

I also recognise there were issues with providing the funds, I am satisfied the evidence suggests this is not an unusual practise for funds to be taken from a second till when there is insufficient funds in one. I also think it is reasonable for a cashier to complete serving a customer before assisting, these were to some extent unavoidable and usual delays.

Furthermore, whilst I understand Mr T said he called Lloyds before visiting, I haven't seen evidence Mr T pre-arranged this withdrawal which may have been prudent due to the sum involved, as Lloyds suggests on its website.

It is agreed by both parties Mr T called Lloyds customer services to complain during his time in the branch. Mr T said he went outside and received the money and passport back whilst outside the branch, he also confirmed he counted his money in the branch after receiving it to ensure it was correct.

The adviser said Mr T refused to leave the branch and the funds were dispensed by the cashier.

I am satisfied the evidence suggests some of the discussion occurred at the cashier desk, and the cashiers were arranging the funds for Mr T whilst he was present. Whether Mr T walked away and left the branch is not clear as there is conflicting evidence, but I have no reason to doubt Mr T's recollection.

In any event, Mr T said he re-entered the branch to ensure the funds were correct after receiving them. Again, it is difficult for me to prefer one version of events over another here, as I have said, the evidence does suggest Mr T was at the counter for at least some of the counting.

Due to the lack of clear evidence here, I don't think it would be reasonable or fair to suggest Lloyds did something wrong. In making this decision, I am mindful that Mr T did ultimately receive the funds he had requested and if he had left the branch, as he said he did, whilst the cashiers were counting his money, I appreciate it would have been difficult for them to know what to do.

I think the evidence shows Mr T was unhappy with the delays at the time, so again, I can see it would have been difficult for the cashier to know what to do if Mr T was outside.

For these reasons I do not think it is reasonable to uphold this part of Mr T's complaint.

#### **Closure of account.**

Mr T's version of what happened is significantly different from what Lloyds say happened.

The evidence on the system shows the account was closed at Mr T's request, with '*account no longer required*' registered on its systems at the time. Mr T did receive all of his money out of the account during this visit to Lloyds, which persuades me somewhat he was intent on closing his account.

I also note Mr T had recently threatened to close his account during online chats due to minor customer service issues, this would suggest to me there is evidence Mr T was happy to close his account quickly if he did not receive the service he desired.

For these reasons, I find it more likely than not Mr T did choose to close his account in branch on 11 July. I therefore do not uphold this part of Mr T's complaint.

#### **Counted funds out of Mr T's sight.**

When considering this part of Mr T's complaint, I am again mindful Mr T has not complained the amount provided was incorrect. Lloyds has explained it is not unusual for this to happen out of the sight of the customer for large withdrawals, indeed, I can understand why counting large sums out at the cashier's desk would be unwise or undesirable in some situations.

The issue whether this should have occurred, so Mr T could monitor it, is somewhat of a moot point. The funds were correct and there has been no detriment to Mr T regardless of where the money was counted. As I have explained, the evidence provided by Mr T suggests he was at the counter for a period whilst arrangements were made to gather the funds for his withdrawal, he then said he left the branch to complain and was provided with the withdrawal outside.

It is difficult for me to reconcile Mr T walking out of the branch and not being able to monitor the counting of the funds, but I also accept Lloyds has said it does count withdrawals away from customers on occasion. For these reasons I don't think it is reasonable to me to find Lloyds acted unfair or unreasonably here, I do not uphold this part of Mr T's complaint.

I appreciate Mr T will be disappointed with my decision but hope both parties understand why I have reached the conclusions I have with the evidence I have seen.

### **My final decision**

For the reasons I have given, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 9 January 2025.

Gareth Jones  
**Ombudsman**