

The complaint

Mr M complains about the poor service he received from staff in a branch of Lloyds Bank PLC when he went there for help with a business account.

What happened

In September 2024 after opening a business account online, Mr M decided to visit a branch of Lloyds to get some help with a message Lloyds had sent to him. Within the branch, Mr M wasn't seen straight away due to the appointment system they used but after feeling he was being ignored, and waiting for a period of time, he approached a different staff member. Mr M says they were rude to him and refused to help him as his enquiry was about a business account.

Mr M left the branch and immediately raised a complaint by telephone with Lloyds which involved them speaking to the branch staff concerned. Lloyds investigated and declined the complaint. They said that the branch team said there was aggressive behaviour from Mr M, and based on their feedback, Lloyds could not uphold the complaint.

Mr M remained dissatisfied with Lloyds and referred his complaint to our service. After investigation, our investigator said they would not be asking Lloyds to do anything else as there was not enough evidence to say that Lloyds had acted unfairly or unreasonably.

Mr M disagreed with this outcome and requested an ombudsman review his complaint. He felt we should examine video evidence from the branch that day as it would show his treatment, and there were several other customers in the branch who would have witnessed this.

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 have looked carefully at the information Lloyds have provided us, the communications Mr M sent to the investigator, and listened to the relevant telephone calls to see if it has treated him fairly.

Having done so, I won't be upholding this complaint and I will explain how I have come to my decision.

It is always regrettable when we hear about a simple branch visit result in a complaint. I sympathise with Mr M for the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

Regarding Mr M's visit to the Lloyds branch, there are two different versions of the events that took place that day. So, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened considering the available evidence and wider circumstances.

In terms of Mr M's initial experience, I consider it reasonable for Lloyds' management to put in place queue management systems to enable a branch to operate effectively and efficiently. And I think it is more likely than not that this system caused Mr M to become frustrated. So, while Mr M may not see his behaviour as aggressive, that may well have been taken that way by the staff to whom it was directed. While Mr M may not agree, in all probability here based on what I've been informed, he in all likelihood was frustrated and became vocal and this was interpreted as untoward behaviour by the staff members.

Regarding Mr M's concern that the staff member with whom he spoke was rude and ignored him, I've not seen any evidence of this. And in view of the testimonies from the staff that day and also comments from Mr M himself, I can't eliminate with any certainty, that the branch staff were dealing with rudeness towards them, and felt they needed to be more direct with Mr M.

I wanted to address Mr M's point about video footage within the branch that day as I did ask Lloyds to supply this. Unfortunately, this isn't available as Lloyds only hold this for a certain period, in line with their retention policy, and didn't retrieve it for their investigation. Additionally, as it does not capture audio, I'm not persuaded that it would have provided sufficient compelling evidence in this complaint.

While Mr M will be disappointed with my decision, I won't be asking anymore of Lloyds here.

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 M to accept or reject my decision before 3 February 2025.

Chris Blamires
Ombudsman