

## **The complaint**

Mrs K complained about what happened when she called Lloyds Bank PLC to ask it to make a money transfer for her. She objected strongly to being asked about internet banking on the call, and said this prolonged things unnecessarily for her.

## **What happened**

Mrs K said she'd left home in the car to get some cash, but then realised she would need to transfer money between her accounts. She said she rang Lloyds to do that, but she wasn't safely parked at the time, so couldn't stay on the phone. She complained that Lloyds' agent extended the call by asking her about internet banking, instead of just actioning her money transfer request. Mrs K said she wasn't able to get the cash out, and had to borrow money instead. She wanted Lloyds to pay her £100 for the inconvenience.

Mrs K told us about health conditions (which I won't set out here) that make day to day tasks more difficult for her.

Lloyds said it had listened to the relevant call from 21 September 2024, and it didn't think it had done anything wrong. It said the call lasted for 2 minutes 21 seconds in total, and Lloyds didn't think that was excessive. Lloyds felt its agent had been polite and professional throughout. It said its agent had asked about online banking, but only to make sure Mrs K's online banking was still working, without any issues.

Lloyds understood that Mrs K had wanted to complete the call quickly, but said its agent wasn't aware that Mrs K was under any time pressures until near the end of the call. Lloyds didn't feel that it should pay compensation in this case.

Our investigator didn't think this complaint should be upheld. He said he appreciated this was a stressful and upsetting situation for Mrs K, but he didn't think Lloyds had done anything wrong. The agent didn't know that Mrs K was in a rush, and our investigator didn't think completing a transfer by phone in under 3 minutes was an unreasonably long time.

Mrs K didn't agree. She replied to our investigator a number of times, to say she had been clear from the very outset that she needed help on the phone, and did know about internet banking. She said she'd just asked the agent to make the transfer, and she didn't think it was reasonable for Lloyds to ask about online banking each time she rang. She said because of her health conditions, even a short call was painful.

Mrs K felt strongly about her complaint, and asked if our investigator had listened to the call. He said he would obtain the call and review her case.

Once our investigator had listened to the call, he wrote to Mrs K again. He set out in detail the content of the call, which I won't repeat here. Our investigator said he thought the agent was polite and professional throughout the call. And he didn't think it was unreasonable for Lloyds to ask about online banking. That can be useful to customers in situations where there are long wait times to get through or phone lines are closed.

Our investigator noted that the conversation around online banking lasted 31 seconds, and he thought that part of the call only went on for this long because Mrs K was apparently having trouble hearing the agent she was speaking to. He didn't think Lloyds had to pay £100 in compensation which Mrs K wanted. He said that telephone banking requests will generally take at least a few minutes to complete.

Mrs K wrote again to disagree. She said there were lots of online complaints about Lloyds, and she felt its service was poor. She said customers don't like to be bothered by being asked about online banking, and she said our service has the power to stop Lloyds from doing this. She still thought the agent should have proceeded with her transfer request immediately. Because no agreement was reached, this case was passed to me for 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've reached the same overall conclusion on this complaint as our investigator.

Like our investigator, I have listened carefully to the call that Mrs K had with Lloyds. I can hear that she was asked about online banking, but if we set aside the time taken up by Mrs K having difficulty hearing the agent (which I don't think is Lloyds' fault) then I don't think this took an excessive amount of time, or was an unreasonable thing for Lloyds to do.

The call lasted for just over two minutes, so Mrs K wasn't on the phone for long. I don't think that Mrs K had made clear at the start of the call that there was any urgency to her request, and when she did so, I can hear that the agent acted very promptly to give the balance and make the transfer that Mrs K wanted.

I know Mrs K feels strongly that Lloyds should not ask her about online banking at all when she's chosen to complete a transaction on the phone. She says our service has the power to stop Lloyds from doing this, for all customers. But unfortunately that's not how our service operates. I can only look at what happened in Mrs K's specific circumstances, and provide an outcome on this complaint. I can't tell Lloyds how to manage its customer calls generally.

I understand that Mrs K has health conditions which make a number of daily tasks much more difficult for her, and also that she wasn't able to have a lengthy call on that particular date as she wasn't safely parked. So I appreciate that this is why she wanted her call to Lloyds to be quick.

However, in these specific circumstances, I don't think Lloyds dropped below acceptable service standards on this call. Our service's website explains that for us to make an award we'd need to see that the impact of a business's mistake was more than someone would expect to experience as part of everyday life, such as a business's phone lines being busy. I have taken account of the specific circumstances of Mrs K's health that she's told us about, and the position she was in on the day in question, but I also have to take into account that Lloyds wasn't told there was any urgency to her call right away. Having weighed up the issues here, I don't think it would be fair and reasonable to make an award of compensation in this case.

I know Mrs K will be disappointed, but because I'm not asking Lloyds to do any more, that means her complaint won't be upheld.

**My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 3 February 2025.

Esther Absalom-Gough

**Ombudsman**