

The complaint

Mr H complains about the way Lloyds Bank PLC (Lloyds) show the balance of his account on his app.

What happened

In September 2024 Mr H told Lloyds he wasn't happy with how the app showed his pending balance. He didn't think it was accurate as he said it didn't take into account all pending credits.

Lloyds explained how the pending balance worked but as Mr H was still dissatisfied, he referred his complaint to this service.

Our investigator didn't think Lloyds had done anything wrong but as Mr H continued to disagree, his complaint has been referred to me, an ombudsman, 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 know it will disappoint Mr H, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Lloyds have explained that they can't include uncleared credits in the balance as they would be unaware that they were being processed and as that may lead consumers to spend money that may not ever be cleared. The '*balance after pending*' is, therefore, merely a snapshot of what is available at the time. It's designed to help the consumer manage their affairs. It doesn't seem like Lloyds have made any mistakes here and while I understand that Mr H would like the app to give him better information it's not for this service to interfere with how Lloyds design the application.

As I'm not persuaded that Lloyds have done anything wrong, I'm not asking them to take any action.

My final decision

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 17 February 2025.

Phillip McMahon
Ombudsman