

The complaint

Mr E is unhappy about the service he received from Lloyds Bank PLC.

What happened

On one occasion when Mr E visited a Lloyds branch, he was directed to the wrong queue and it took him about 20 minutes to be served. On another visit to a branch when he reached the counter, the cashier was talking to another staff member. He was upset that he'd wasted 15 minutes.

He made a complaint to Lloyds about the service he'd received. Lloyds said his complaint would have to be escalated. Mr E was unhappy that the complaint couldn't be resolved straight away. Lloyds issued a final response letter advising him that it would pay him £30 compensation to resolve the complaint.

Mr E visited another Lloyds branch to get information about the credit of £30 to his account. He called Lloyds from the branch. Lloyds said it didn't contact him to discuss his complaint as previously he'd been abusive on a phone call.

He made another complaint. Lloyds apologised and paid him £30 compensation for the poor service. Mr E didn't think this was enough as it had cost him £21 to visit the branch. Lloyds also said it was closing his account in two months' time.

Mr E referred his complaint to this service. Our Investigator didn't uphold the complaint. He thought Lloyds had already done enough to resolve Mr E's complaints.

As Mr E didn't agree, the matter has been referred to me.

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.

Lloyds hasn't disputed what Mr E has said about the service he received in the branch. I can understand that it would have been frustrating for him to be kept waiting unnecessarily. I've seen that Lloyds has provided feedback to the branch and staff involved. So overall I'm satisfied that his complaint was taken seriously.

Using financial services won't always be trouble-free and sometimes we all suffer some inconveniences which are the normal nuisances of everyday life. Taking into account the impact on Mr E I think Lloyds treated him fairly in the circumstances by awarding him £30 compensation for this.

I've listened to the phone calls Mr E made to Lloyds. The call handler was following its complaints handling process. Although Mr E was very unhappy with this, I don't think Lloyds was at fault in the way it treated Mr E on the call.

I appreciate that Mr E has very strong feelings about the way he's been treated by Lloyds. But bearing in mind the trouble and upset caused to him I think the total amount of compensation already paid by Lloyds is appropriate in the circumstances to compensate him for this.

I've reviewed the terms and conditions of the account. Lloyds is entitled to close an account by giving at least two months' notice. As Lloyds gave this amount of notice, I don't think it treated Mr E unfairly.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 14 February 2025.

Elizabeth Grant
Ombudsman