

The complaint

Mr S is unhappy with Lloyds Bank PLC. He went to his local branch to pay in a cheque but found that the branch wasn't open that day. Mr S had to go back again the following day to pay in the cheque. He wants £100 compensation for having to do this.

What happened

Mr S said he wasn't notified that the branch was going to be closed on that day. He didn't know that it no longer opened to the public on Tuesdays. Mr S complained to Lloyds. He asked for the compensation as he needed to make a second trip.

Lloyds said the website clearly reflected that the branch was closed on Tuesdays. It said for two months prior to the change it had advertised this was happening in the branch too. Despite Mr S stating he had rung Lloyds call centre, who said it didn't know anything about the branch being closed, Lloyds said it could find no record of this call. It didn't agree to pay any compensation and said it hadn't made any mistakes. As a resolution couldn't be found Mr S brought his complaint to this service.

Our investigator didn't uphold the complaint. She said within Lloyds account terms and conditions it said branch opening times and services can vary and not all services are available at every branch. She noted Lloyds website did show this branch was closed every Tuesday. Our investigator said this information was available to Mr S prior to his visit to the branch, so she wasn't going to ask it to pay any compensation.

Mr S didn't accept this and asked for his complaint to be passed to 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.

Mr S said he should have been personally contacted by email to be told the branch was now closed on a Tuesday. He also said he rang the Lloyds call centre, and it claimed it didn't know anything about that branch being closed on Tuesdays.

Mr S said he was going to have to spend more money going back to the branch the next day.

Mr S visited the branch to deposit the cheque in October 2024. Lloyds confirmed the branch had been closed on Tuesdays since June 2024. It said the branch manager noted customers had been given 2 months notice and posters had been put up inside and outside the branch. Lloyds concluded by saying it's website and Google had been revised to show the up to date opening days and hours. It said it had agreed these measures with the Financial Conduct Authority (FCA) the regulator.

Lloyds said the branch staff were now working to support telephone banking colleagues on Tuesdays as this is much busier than the footfall in the branch. It confirmed this was one of several branches around London now operating in this way.

Lloyds produced call recordings but said none of these showed Mr S being told by Lloyds staff the branch was open on that day. It said it doesn't send personalised messages about branch opening hours.

Lloyds accepted this must have been very frustrating for Mr S. But said it had done *"as much as possible to make customers aware."*

I can understand why Mr S is upset. It would have felt like a waste of time and money when he made the journey to the branch on the Tuesday. In one of the calls to Lloyds initially the adviser said there must be *"an emergency"* for the branch to be closed. But after a short discussion the adviser checked the address of the branch and confirmed that this particular branch is always closed on a Tuesday. The adviser apologised for any inconvenience caused.

I accept Lloyds point that it did advertise inside and outside the branch. It had checked with the FCA to fulfil requirements and it had updated details on its website and Google. So even though I understand Mr S being upset I can't say that Lloyds has acted unfairly or unreasonably in how it dealt with the branch being closed on Tuesday and how it notified its customers.

Apart from the initial comment from the Lloyds adviser that was corrected, there's no evidence to show Lloyds staff were unaware of the branch being closed. So, I don't think Lloyds made any errors and it doesn't need to offer compensation.

My final decision

I don't uphold this complaint.

I make no award against Lloyds Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 April 2025.

John Quinlan
Ombudsman