

## **The complaint**

Mr B complains that Lloyds Bank PLC ('Lloyds') are no longer sending him transaction notifications in the way it used to.

## **What happened**

Mr B had a current account with Lloyds. He said he began using the Lloyds mobile banking app towards the end of 2024 and initially received notifications when transactions of any kind happened on his account, as well as reminders of when amounts were due to come out of his account. When Lloyds upgraded its app, Mr B said the notifications stopped and he had to manually go into his account to check on transactions. So Mr B complained to Lloyds several times.

Lloyds responded to Mr B's most recent complaint in December 2024. It said its IT department initially found there was a synchronisation issue with the new app. This was resolved, but it said Mr B reported ongoing issues – some notifications were not being received and those that came were being delayed. Lloyds said its IT department did not find any further issues with the app. It said that Mr B could log onto his account to view transactions. Lloyds offered Mr B £100 compensation for delays and inconvenience experienced and said its IT team would continue to look into this issue.

Mr B remained unhappy and so brought his complaint to this Service. Mr B said that he was also awarded compensation for the earlier complaints he made, but he just wanted the app to function in the way it had prior to the upgrade. Mr B said he did what he could to help resolve the issue, including buying a new phone and calling Lloyds for support. Mr B said he decided to bring the complaint to this Service to see if we could help, as he's been a Lloyds customer for many years and didn't want to start using another bank.

When we contacted Lloyds, it told us that it had previously awarded Mr B £80 compensation in October 2024 and a further £80 compensation in November 2025.

Our investigator didn't uphold Mr B's complaint. He said Lloyds told us some notifications were delayed as a result of being batched overnight and also if a transaction required an authorisation, this could have prevented it being picked up by its system. Our Investigator acknowledged Mr B's frustration, given that the app had previously worked for him. But he said notifications were an additional service offered by Lloyds to help customers, but shouldn't be solely relied on. He said Mr B was able to use his account as normal.

Mr B was unhappy with the outcome and so this came to me for a decision. I contacted both parties to check whether this matter had progressed and whether all options had been considered.

I am now in a position to issue 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 B is understandably eager for the mobile app to work in the way it worked for him prior to the upgrade. He finds it reassuring to know just what is going on with his account in real time. I appreciate the time he's taken to provide us with information about when the app is and isn't working, and the answers he's provided to the various questions we've asked.

From what Mr B has said, it does seem to be the case that the functionality of the app is not the same as it was before the upgrade last year. For its part, Lloyds has acknowledged that there was initially a synchronisation issue when the app was first upgraded that has since been resolved. It said in November 2024 there was an issue with data in the background not connecting.

Lloyds has said that the way things stand, not all transactions will trigger immediate notifications in the app. For instance, it said that notifications will be sent later for pending transactions, as well as for some transactions that are batched overnight. Lloyds also said that where large volumes of transactions are being processed by it, this can on occasion slow the system down. It also pointed to a particular retailer that won't trigger an immediate notification. But these appear to be delays in the system that can be explained, rather than faults that can be repaired.

The difficulty here is that while it appears to be the case that the app doesn't operate in the way it used to for Mr B, there is a limited amount that this Service can do in relation to the functionality of the app. We can't scrutinise Lloyds' system, beyond asking it to provide us with information about the steps it's taken to deal with Mr B's complaint. So we are limited here to looking at whether Lloyds has taken all reasonable steps to try and resolve Mr B's complaint. And I'm satisfied that it has done that.

I say that because I can see that Lloyds has been in contact with its IT department to try and sort this matter out, and has spoken to Mr B on numerous occasions about it. When this Service got involved, it also suggested steps that could be taken by Mr B to check that his phone was set up correctly. I mention this just to show that Lloyds has tried to address this issue. And I acknowledge that Mr B has also been very willing to work with Lloyds, including buying a new phone, to do what he can to restore the functionality of the app.

I know it's not what Mr B wants to hear but, based on the information I've seen, it seems the way the app is currently functioning is not likely to change. So for the reasons provided by Lloyds and outlined above, it seems there will be occasional delays with notifications being sent. While I appreciate that logging into his account to check on transactions is not as convenient for Mr B and doesn't provide him with a way of monitoring his account in real time, I do think it's a reasonable alternative way for him to monitor transactions to and from his account.

But Lloyds did make some errors here. It's the case that Lloyds discovered a synchronisation issue with the app after Mr B complained to it. It has also acknowledged some failings with the customer service it provided to Mr B, such as failing to escalate this matter when he first reported it and Mr B was unhappy with the lack of support offered by a member of staff. However, I'm satisfied that the compensation already awarded by Lloyds for the distress and inconvenience these errors caused Mr B is fair in the circumstances.

I know my decision will disappoint Mr B but, at this point in time, I can't see that there's anything more Lloyds can do about the limitations he's experiencing in terms of the functionality of the app, so I am not asking Lloyds to take any further action here.

**My final decision**

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 24 September 2025.

Martina Ryan  
**Ombudsman**