

The complaint

Mr R complains that Lloyds Bank PLC blocked his card without notifying him.

What happened

Mr R complains that his card with Lloyds was blocked for four days in December 2022, resulting in him being unable to get home in bad weather and unable to purchase groceries.

Mr R says he received no communication about the card being blocked and that he was unaware of the block until he contacted customer services about the declined transactions.

Mr R contacted the bank's fraud department on 18 December 2022 and the block was removed from the account.

Mr R raised a complaint with Lloyds.

Lloyds didn't uphold the complaint. In its final response it said the transactions had been declined for a security check as part of fraud measures. It said there were times when it would try to contact a customer to ensure the transaction is genuine but in Mr R's case it didn't hold an up to date mobile number for him and therefore he didn't receive the text it had sent, so was unable to authorise the transaction.

Mr R remained unhappy and brought his complaint to this service. He wants Lloyds to provide more contact options than text in these circumstances and to ensure that "usual" transactions aren't declined. He also wants an apology and compensation.

Our investigator didn't uphold the complaint. She said there was no evidence to suggest that Lloyds had made an error when it blocked the card for fraud prevention reasons. She said the usual method of communication about the block was for an automated text to be sent to the customer asking them to contact the fraud team to authorise the transactions. The investigator said that in Mr R's case the contact number held on file for him wasn't up to date so he didn't receive the text. The investigator said there was no requirement for the bank to contact a customer by other methods.

Mr R didn't agree. He said he understood that the bank had the right to block a card, but he didn't think the bank should've blocked his card after allowing him to use the card to pay for a taxi journey which took him 20 miles away from home. Mr R said he had to ask a family member to give him a lift home which caused distress and inconvenience. Mr R said he didn't agree that the bank had an incorrect number on file for him as he had received other text messages from Lloyds at around this time and had used the number to pass security checks when he contacted the bank. Mr R said he didn't think it was fair that the bank had blocked his card without any prior warning or subsequent communication.

Because Mr R didn't agree I've been asked to review the complaint.

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 R, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a 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.

I've reviewed the terms and conditions of the account. These state that the bank can decline transactions if they have reasonable grounds to suspect that the transactions may not be genuine.

All banks are required to have security measures in place to protect customers from potential fraud. Where the banks system flags a transaction as being out of the ordinary for some reason, the transaction will be referred for a security check.

Mr R accepts that its necessary to have security measures but believes that the bank shouldn't have left him stranded away from home in cold weather with no means to pay for a return taxi.

I appreciate that this must've been very a frustrating and distressing time for Mr R. However, I can't see any evidence to suggest that Mr R contacted the bank immediately when his card was declined the first time, so I don't think the bank was aware that Mr R was stranded away from home. If Mr R had contacted the bank its likely that the transaction would've been authorised.

Mr R has said that he should've been notified that his card had been blocked. Lloyds has said that they attempted to notify Mr R by automated text message of the declined transaction so that he could contact the fraud department to authorise it, but because the mobile number it held for Mr R was out of date, he never received the text.

Mr R has said that he doesn't agree that the bank held an incorrect mobile number for him. He's said that the bank held the correct number on file for him because he'd received other text messages from the bank around the same time.

I appreciate that Mr R feels very strongly about this point, so I've looked into it further. This service asked Mr R to provide evidence of the other text messages he said he'd received from Lloyds on the same mobile number in the days running up to the security block on the card, but he didn't provide anything.

I've reviewed the banks system notes. These show that when Mr R first logged his complaint in June 2023, the complaints manager checked the system and noted that two texts were sent to Mr R about the declined transactions, and that an attempt was made to call Mr R. The notes also record that the mobile number held for Mr R wasn't up to date.

I can also see that when Mr R called the fraud team on 18 December, he was advised that the number held on file for him wasn't correct. Mr R has acknowledged this in his original complaint when he says *"Granted when I called in on 18 December 2022, I was told the number on file wasn't correct. Despite the fact I was able to get through security using my new number, I didn't even give my old number and yet security accepted the phone number"*.

Based on what I've seen, it does appear that Mr R changed his mobile number at some point because he refers to his "new" number. It's the customers obligation to keep the bank up to

date with any changes of address and /or telephone number.

Based on what I've seen, I'm satisfied that the bank has evidenced that they attempted to contact Mr R. The bank's process in these circumstances is to require the customer to contact the fraud team to authorise the transaction. There's no obligation on the bank to send a letter or email regarding the declined transactions. In this case, I'm unable to say that Lloyds has made an error or treated Mr R unfairly as it has followed its processes correctly.

Taking all the available information into account, I'm unable to uphold this complaint. The bank declined the transactions in accordance with the terms and conditions and followed its processes in attempting to contact Mr R.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 3 June 2025.

Emma Davy
Ombudsman