

The complaint

Mr P complains about the customer service he received from Lloyds Bank PLC when he notified it about a possible scam payment he had made.

What happened

Mr P has advised us that he is blind, and that Lloyds is aware of this. In November 2023 he called Lloyds as he was concerned about a payment he'd made for flight tickets. He'd been told that he would have to pay for extras or allowances when he'd previously been given to understand that they were included. He believed this was a scam and raised it with Lloyds. He spoke to an adviser who established that the payment was still pending but after discussion with Mr P, told him that she was transferring his call to the disputes team.

The adviser from the disputes team explained that the payment couldn't be investigated until it had been completed, but nevertheless took details from Mr P of the dispute. He complained that the first adviser had rushed him and transferred the call before he could ask for an explanation. He also complained that he was cold transferred and had to explain his position all over again. He subsequently spoke to an adviser from the complaints team. They confirmed that his complaint was upheld in that he was rushed into a transfer to the disputes team, and wasn't given a warm transfer. They also said that the transfer wasn't necessary in the first place as the first adviser should have been able to explain that the dispute wouldn't be able to be raised until the payment had gone through.

Mr P was offered £20 which he declined to accept. He explained that he had already decided to refer the matter to the Financial Ombudsman Service. He contacted Lloyds again in February 2024. He explained that, in addition to the complaint he'd already raised, he was unhappy that the response letter from Lloyds in paper form, arrived some three weeks before the audio CD. Because he is blind he said it made things very difficult for him with regards to putting the letter and the CD together. He did decide in a later call that he would accept the £20 but still wished to pursue his complaint to this service. He further explained that he had resolved the original dispute by contacting his online payment provider.

Our Investigator reviewed Mr P's complaint. She explained that she couldn't review Lloyds' policies and procedures. She did feel with regard to Mr P's particular complaint that it had done enough in acknowledging the shortfall in service and paying the compensation.

The matter has been referred to me for an Ombudsman's consideration.

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.

As our Investigator has explained, we look at consumers' individual complaints rather than businesses' policies and procedures as a whole. If the business failed to follow its procedures or applied them unfairly in an individual case then we can award compensation and ask for the business to provide feedback. I have listened to all the phone calls that Mr P

had with Lloyds over this matter.

Mr P had an initial call with Lloyds when it was first explained to him that he would have to wait for the payment to go through. He contacted Lloyds again as he expected that it would have gone through, although it hadn't. He was happy with that explanation but towards the end of the call the adviser told him that they would refer it to the disputes team. I have noted that the end of this call was rushed. Mr P has explained that he wanted to ask that the call be warm transferred so that he didn't have to explain his position all over again.

Unfortunately that was not done. And Lloyds has subsequently explained that the initial adviser shouldn't have needed to transfer the call because a dispute wouldn't have been able to be set up. Nevertheless I've noted the content of the call with the disputes team adviser and although recognising Mr P was unhappy with the length of the call, she provided a fuller explanation and set up his complaint. I also note that he was unhappy whilst waiting with receiving recorded messages advising him what he could do online, when he clearly couldn't.

I do think that for the initial failure to explain that the call didn't need to be transferred and rushing Mr P over to the disputes team, the payment of £20 compensation together with the feedback provided to the adviser in question was reasonable. I accept that he would have been annoyed at the recorded messages but I don't think there is much that Lloyds could have done about that.

When Mr P subsequently called Lloyds back in February 2024, I know that he was unhappy with the quality of that call. And it did seem to me that the adviser's microphone was either faulty or too close. It would be helpful if Lloyds would just check the position with this particular adviser. There were no such problems with the other calls.

As regards the provision of the audio CD, I understand that this is done by a charity in liaison with Lloyds and that its procedure is that the letter and the CD are supposed to go out at the same time. It appears that this didn't happen with Mr P's first final response letter. Frustrating as this was, this appeared to be a one off. I note that Lloyds does have a proper procedure in place so that the audio CD and letter go out at the same time, which did happen with the second final response letter.

So overall, apart from the initial call to the adviser where Mr P should have been advised about the procedure for disputes and the cold transfer, I can't find any fault with the way that Lloyds applied its policies and procedures. This particularly concerns Mr P's position as a vulnerable customer. So I think that the £20 compensation paid was reasonable. I don't propose to ask Lloyds to take any further action.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 4 June 2025.

Ray Lawley
Ombudsman