

## **The complaint**

Mr G complains about the problems he had with accessing his Lloyds Bank PLC account. He has said he was unable to log into his online banking between the hours of 2am and 3am on 4 March 2025. He is also unhappy with the advice and service he received while making his complaint.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by the Investigator for these reasons:

- Lloyds' systems issue affected Mr G in the early hours of the morning. However, though his online banking facility wasn't available for a relatively short period of time, I'm not persuaded he was without access to information about his funds. I say this as Mr G could have used other means to check his balance, including telephone banking – which Lloyds has shown Mr G was registered for. I've seen no evidence of Mr G attempting to check his balance by phone during the period he complains about.
- Lloyds has pointed out that Mr G could have used the debit card registered to his account. It also said the account had some funds available at the time. Because of this, I don't think Lloyds' system issues meant Mr G would have been entirely prevented from using his account.
- But even if Mr G didn't have his debit card at the time, Lloyds' systems show he was active on his online banking during the preceding evening. And so I think Mr G would likely have had an idea of the funds remaining in his account, given there was little account activity between the time of his last log on and the time he reports the issue affected him. Further, Lloyds' records show he managed to log on again at 2:58am. And so, even if Mr G had have had no other way to check his balance or make payments, I can't see the systems issue affected him for long.
- Mr G has raised concerns about the service and information he received, in particular, incorrect information he was given about whether there was a problem with Lloyds' online banking. I've seen no evidence which persuades me that Mr G was intentionally misled. I think it's more likely the agent wasn't aware there had been a problem with the systems. I think it's also important to mention that it isn't always appropriate to direct a bank to pay compensation where the impact of the failing appears relatively light, particularly where the bank has already apologised – as is the case here.

- Mr G has suggested that where a bank has previously compensated customers for systems issues or outages, it has set a precedent for future cases where services have been unavailable. I disagree. I consider each case on its own merit and, having considered the merits of this case, I'm not persuaded there has been sufficient impact following any failing from Lloyds which requires me to direct Lloyds to pay compensation.

### **My final decision**

My final decision is I do not uphold this complaint.

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

James Akehurst  
**Ombudsman**