

The complaint

Mr A is unhappy with Lloyds Bank PLC. He wanted to withdraw cash at a branch but instead he found the bank had blocked his account. Mr A feels he was deliberately discriminated against.

What happened

Mr A has had various different issues in his dealings with Lloyds but I'm going to only deal with this particular issue – the subject of this complaint.

Mr A visited the branch and went to the cashier to get out some cash. When the cashier asked Mr A if he used internet banking, he felt this was some kind of sinister question. Mr A said the cashier then told him he would need to go to the branch customer service desk as his account was blocked and so he couldn't get any cash. Mr A said this is part of a concerted effort against him by a racist mafia who are carrying out criminal acts against him on a regular basis.

Mr A wants Lloyds to remove the block from his account and he wants to be treated respectfully with the right level of customer service. As the matter couldn't be resolved he brought his complaint to this service.

Our investigator didn't uphold the complaint. He checked with Lloyds and found out it is common for staff to ask about internet banking as many don't use their online facilities. He said it was likely the question was asked to draw Mr A's attention to his options. Our investigator didn't think the bank had tried to upset Mr A or deliberately try expose him to hazardous radiation. He noted Mr A hadn't confirmed to Lloyds about not wanting to sit in rooms with large windows or any specific vulnerabilities that applied in this situation.

Our investigator said Lloyds had acted reasonably when it did place the block on Mr A's account. He accepted that full details of reasons couldn't be given out as the process and safety of accounts and money is the primary concern. He didn't think Mr A had been discriminated against. He didn't think he was treated any different from any other customer.

Mr A remained unhappy 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.

I'd like to confirm for Mr A's benefit that I have read everything and reviewed all of the details he has sent in. I'm grateful to him for providing the level of detail. But I won't be commenting on everything I will be sticking specifically to the central points only.

Mr A told Lloyds he wouldn't go back to the branch after the way he was treated. He couldn't submit a complaint online as everything was blocked to him and he couldn't pay his bills or buy food because of the block.

Mr A claimed that Lloyds was trying to use radiation to harm him and torture him especially by luring him close to a glass window on an exterior wall. Mr A said Lloyds continued to carry out evil manipulations and delay tactics.

Lloyds said Mr A had been sent a letter by the branch due to his behaviour there.

Lloyds said account fraud blocks can be applied when its system flags up certain transactions. It said in this particular case Mr A needed to go to a branch with photo identification so the block could be removed. It said this couldn't be removed over a phone call it needed to be face to face.

Lloyds said when Mr A had attended to withdraw cash he had done so with his passport and his bank card. But it noted Mr A hadn't made a prior arrangement with Lloyds and attempted to withdraw £6,000. This was declined. It said later that day Mr A tried to withdraw £500 at the cash machine and his card was retained by the machine. The staff in branch were able to give the card back to Mr A. Mr A also said when he went shopping the card was declined.

Lloyds said there was no reason to support any element of Mr A's complaint. As Lloyds hadn't made any errors. It said when Mr A attempted to withdraw £6,000 the limit without notice was £2,500. It said if the branch has more cash available it may give it out, but this couldn't be guaranteed when it was without notice. Lloyds said Mr A wasn't making any sense in discussions in the branch. Lloyds said Mr A told it he wished to spend the money, and a racist mafia was working against him.

Lloyds said the security of Mr A's account was important to it. It said it has a duty of care to protect him and his finances. Lloyds was clear that it can't deviate from this process. It said it followed the correct process here throughout.

Lloyds confirmed all colleagues have been "professional and helpful" in dealing with Mr A. It said it did sympathise with Mr A and understand this has caused him upset. But it said it had acted correctly.

Lloyds said staff are trained to have empathy with customers, but in future there could be an ongoing problem for Mr A in branch if there isn't a room without large windows. It said it makes every attempt not to aggravate Mr A after his comments about Lloyds working for the police and being part of a racist mafia that is after him. Lloyds said it did everything it could do to help deal with any vulnerabilities Mr A has.

I don't think there's any evidence Lloyds acted unfairly or unreasonably in the way it handled this situation. It does have a duty to protect its customers, the customers money and accounts and itself as a bank.

There were clearly issues with the visit to the branch with Mr A not wanting to go near the glass or speak on the telephone with other Lloyds staff. This appears to me to be an attempt by Lloyds to try to resolve the matter there and then for Mr A, but he wasn't willing to. He's also clear he doesn't wish to go back to the branch, but Lloyds state that is a requirement to remove the account blocks. I can't hold Lloyds responsible if Mr A doesn't want to meet the requirements to remove the account blocks.

It's clear that Mr A is finding the whole situation distressing. But that doesn't mean Lloyds has acted unfairly or unreasonably. I don't think there's much it can do if Mr A won't stand by a large window or speak to other Lloyds staff on the phone.

It's system for fraud was triggered and from that point it has to follow certain procedures, and I think it has done that. I can't see that Lloyds has acted outside of its usual process and I don't see that it has in any way discriminated against Mr A.

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 A to accept or reject my decision before 26 June 2025.

John Quinlan
Ombudsman