

The complaint

Mr S complains about the service he received from Lloyds Bank PLC ("Lloyds") when one of its representatives continued to call him after he cut the call during an emergency. Mr S believes the constant calling whilst he was driving could've caused an accident due to the distraction.

What happened

Mr S contacted Lloyds on 18 January 2025 to complain about notifications and emails he received at odd hours and also raise a Data Subject Access Request (DSAR). Midway through the conversation Mr S mentioned he was in an emergency and had to end the call.

Lloyds agent tried calling Mr S back to raise both the complaint and DSAR. The first attempt the call went to voicemail and on the second attempt Mr S's colleague answered and informed the agent Mr S was unavailable to take the call. Lloyds agent attempted a further call in the hope that they could leave a voicemail but decided to end the call without speaking.

Mr S raised a complaint with Lloyds regarding this. Lloyds accepted that its agent shouldn't have contacted Mr S after he informed the agent he was in an emergency and needed to end the call and apologised as and have provided feedback for training purposes to the relevant staff member.

Mr S was dissatisfied with this and so brought his complaint to this service. Mr S wants to be compensated for the distress and inconvenience Lloyds agents actions caused.

Once of our investigators looked into Mr S's concerns but didn't think Lloyds had made an error or that any inconvenience caused by the calls warranted compensation.

Mr S disagreed that the impact was minimal and doesn't think that Lloyds has treated him fairly as the repeated calls caused a distraction whilst driving and has asked for an ombudsman's 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.

It might be helpful for me to say here that, this service doesn't supervise, regulate or discipline the businesses we cover. And my role isn't to punish or penalise businesses for their performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority.

My role rather is to look at problems that Mr S has experienced and see if Lloyds has done anything wrong or treated him unfairly. If it has, I'd seek to put Mr S back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And having considered everything I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

Although I appreciate that Mr S was inconvenienced and frustrated by Lloyds agents repeated calls, ultimately all the agent was trying to do was ensure they had all the information they needed from Mr S to fulfil his requests.

I agree that the service could've been better around this and that despite being told there was an emergency the agent had failed to recognise that Mr S wasn't in a position to provide the information needed and take a call and that perhaps leaving a voicemail would've been more appropriate.

But although Mr S was inconvenienced by this, I'm not persuaded that the impact this had on him warrants compensation. I accept that the calls were distracting but any person or business could've called Mr S during the period in question and it wasn't Mr S himself who took the calls and if he chose to, he could've switched his phone off or turned it to silent.

Things don't always go smoothly, mistakes happen and our role isn't to punish or penalise the businesses we cover, but rather it's to look to see whether a fair and reasonable outcome has been reached to resolve a complaint and in this case I think it has.

And so it follows that although Lloyds agents service could've been better, I don't think this warrants compensation and think the apology and feedback provided by Lloyds to its staff on such matters by Lloyds is a fair way to resolve his complaint.

My final decision

For the reasons I've explained, I think what Lloyds Bank PLC has already done to settle Mr S's complaint is fair and I'm not going to ask it do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 14 August 2025.

Caroline Davies
Ombudsman