

The complaint

Mr R complains that Lloyds Bank PLC provided poor service when he visited a branch to obtain copies of statements.

What happened

Mr R explains that a member of staff told him to wait at a table. But when he asked after 30 minutes to an hour later what was happening says he was rudely told that he was waiting in the wrong place. He was able to get his statements. But he says that this incident particularly affected him as he has disabilities relating to the way he communicates and interacts with others and has mental health issues.

Lloyds Bank said it acknowledged Mr R's distress and inconvenience as a result of the poor service he received on 10 March 2025 when he visited a branch. It said that Mr R raised a complaint on 22 March 2025 and this was upheld on 26 March 2025 and Mr R was offered £50 in compensation. It also told this service that it wasn't able to identify the specific member of staff that dealt with Mr R but had provided feedback to the branch manager.

Our investigator didn't recommend that Lloyds Bank do more than it had offered to. She recognised that this sounded like a very unpleasant experience for Mr R. And she thought that Lloyds Bank had made a reasonable offer to resolve the complaint.

Mr R didn't agree and wanted his complaint to be reviewed by an ombudsman. He said that he thought compensation in the amount of £100 to £200 would be appropriate. Mr R said that this was because he was made to wait and had been given incorrect instructions. This was upsetting and unsettling for him and the impact and confusion was worse because of his disabilities. He was spoken to in an unacceptable manner. And Lloyds Bank could have found out which member of staff he dealt with because it had CCTV, and he could have told it where he sat and the clothes he was wearing that day.

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 appreciate that Lloyds Bank didn't identify which member of staff dealt with Mr R. But it isn't disputing his account of what happened. And it's accepted that it didn't meet its standards of service. And that there were support notes on its system about the type of assistance that would be helpful for Mr R.

I need to decide what level of compensation is appropriate here and I've considered our published guidance. We don't always award compensation and we don't make punitive awards. Sometimes we think that an apology is sufficient where things have gone wrong in one incident and been addressed. Here I take into account the specific impact for Mr R given his personal circumstances and everything he's said about his distress. It's a matter for my

judgement as to what is appropriate and fair and I know I'm going to disappoint Mr R when I say that I think Lloyds Bank's offer to settle the complaint is a reasonable one.

My final decision

Lloyds Bank has made a reasonable offer to settle the complaint in all the circumstances and my understanding is that the compensation hasn't yet been paid to Mr R. So, my decision is that Lloyds Bank PLC pay Mr R £50 in total as it has already offered to do to resolve this complaint.

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

Michael Crewe
Ombudsman