

## **The complaint**

Mrs M has complained about repeated issues with using the Lloyds Bank PLC mobile banking app.

## **What happened**

Mrs M has complained that she has trouble accessing the Lloyds banking up the majority of the time. Despite contacting Lloyds' IT team, the problem persists. It's caused her a lot of inconvenience and stress, as it's impacted her ability to move money to make payments.

Lloyds has said it's been unable to find any technical issues with the app, except for during February 2025. It advised Mrs M to clear the cache and history, and reset the app. But, it did explain that the app service may not always be available, for a number of reasons, including internet connectivity. It acknowledged that Mrs M's preferred method of accessing her account is via the app, but said that telephony, branch and a desktop site access are other options. It also referred to its terms and conditions, which state not all internet banking services are available 24 hours a day 7 days a week, and it will not be held liable if the customer suffers any loss if the service isn't available, as they can access their account/s by other means.

One of our investigators looked into what had happened, but was satisfied Lloyds had done what it could to identify a fault at its end. And, there was no evidence this was a problem being experienced by other customers. So, she didn't recommend that the complaint should be upheld.

Mrs M disagreed. She explained her device is fully up-to-date and she's taken all the steps recommended by Lloyds. Yet she still can't always use the app, and Lloyds gives dismissive or generic responses. It would be unreasonable for her to visit a branch, as it's a ten minute drive away. To be able to use the app is a basic expectation, and she's been significantly inconvenienced.

## **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'm not upholding it. I appreciate the matter is very frustrating for Mrs M. But, with the exception of a time in February 2025, Lloyds has not been able to find any technical issues at its end. Nor is there any evidence that this is a widespread issue experienced by other customers. So, I don't think there's anything further I can ask Lloyds to do. And, although the app is Mrs M's preferred method of accessing her account, its availability isn't guaranteed. And Mrs M can use telephone banking, or a desktop connection, if it's difficult to go to a branch. So, access to her account has not been compromised.

**My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 3 November 2025.

Elspeth Wood  
**Ombudsman**