

## **The complaint**

Mr P is unhappy Lloyds Bank PLC accused him of verbal abuse and inappropriate behaviour in branch. Mr P disputes that he used verbal abuse or inappropriate behaviour.

## **What happened**

Mr P visited a Lloyds Bank branch to make a payment. Lloyds Bank staff said Mr P complained to other customers in the queue about the small number of cashiers working the counter. Lloyds Bank said Mr P was sarcastic while it tried to serve him and exhibited challenging behaviour when it tried to explain alternative ways to make the payment.

Mr P said he didn't use verbal abuse. Mr P said he just wanted to make the payment. But branch staff made it difficult and asked unnecessary questions. Mr P said he laughed during the interaction, but he doesn't think his behaviour amounted to verbal abuse.

Lloyds Bank said Mr P's behaviour gave it cause for concern, so it issued a warning letter in line with its internal policies. Mr P complained about the content of the letter, being accused of verbal abuse and the letter not being signed with a name.

Lloyds Bank looked into Mr P's concerns but did not agree it had done something wrong. It maintained its branch staff felt he'd behaved inappropriately. Mr P referred his complaint to us.

Our investigator didn't recommend Mr P's complaint be upheld. She considered, based on the available evidence, that Lloyds Bank had acted fairly. Mr P asked for an ombudsman's review, so the complaint was passed to me to decide.

## **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.

Although I may not mention every point Mr P has made, I'd like to reassure him I've fully considered everything he's said. I've focused on the main points relevant to my decision.

Having done so I'm not upholding Mr P's complaint. I'll explain why.

It's extremely difficult to make a finding on something which happened face-to-face – especially when the accounts and experience of both parties differ.

I've weighed up the available evidence, which is mainly each sides testimony about what happened in branch. And my decision is based on the balance of probabilities – in other words, what I consider most likely given the information I have.

The branch provided testimony from its staff members which said Mr P made a series of sarcastic remarks and displayed inappropriate behaviour. Mr P says he wasn't verbally

abusive. But it's clear from both sides testimony there was some level of altercation which I think likely caused concern to those involved.

Mr P said he laughed during the interaction with branch staff in response to what they said. But he maintains this wasn't verbal abuse. I think it's reasonable to consider Mr P's laughter could have come across as sarcastic to the branch staff. And I don't think it was unreasonable for Lloyds Bank to ask the questions it did or highlight other ways to make the payment.

I understand Mr P isn't happy Lloyds Bank put its concerns about his behaviour in writing. I think it's important to acknowledge I can understand why Mr P doesn't think his behaviour amounted to verbal abuse. But I think the criteria for such behaviour can include sarcasm and other forms of inappropriate behaviour – not just things like shouting and bad language – which I've no reason to believe Mr P engaged in.

Overall, I'm satisfied branch staff felt sufficiently concerned with Mr P's behaviour to take steps to warn him of the potential consequences of such behaviour. And I think it's fair to say verbal abuse can take many forms. And though I appreciate Mr P didn't feel he was verbally abusive, I can understand why branch staff might have felt differently.

I don't think on balance the staff would have written to Mr P unless there were real concerns about what he had said and done that day. I also don't think Lloyds Bank did something wrong in only signing the warning letter from the manager.

It follows that I consider it was fair and reasonable for Lloyds Bank to write to Mr P to warn him about his behaviour. And so, I can't say Lloyds Bank did something wrong in sending the letter nor can I ask them to amend or revoke its content.

### **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 P to accept or reject my decision before 31 October 2025.

Gordon Candlish  
**Ombudsman**