

The complaint

Mr B is unhappy about the customer service he received from Lloyds Bank Plc.

Mr B asked for a cheque to be cancelled but unfortunately Lloyds cancelled a different cheque instead.

On a separate call Lloyds confirmed two cheques had been paid but this was incorrect one of the cheques was returned unpaid.

What happened

Mr B complained on both occasions about Lloyds handling of his enquiries. Lloyds accepted it had made mistakes and paid Mr B £50 for each complaint. So, Mr B ended up with £100 total compensation for the errors made.

Lloyds apologised about the incorrect cheque being cancelled. It confirmed feedback had been provided to the colleague involved and it paid the £50 into Mr B's account.

Regarding the second complaint it said the adviser must have missed the cheque being credited again to Mr B's account. It again apologised, confirmed feedback had been passed to the colleague involved and paid £50 to Mr B's account.

Mr B felt the compensation for each complaint was a little on the low side and felt the complaints should have been dealt with more quickly. And he was also unhappy that Lloyds had said to him due to the number of times he had complained he ought to think about whether or not he should use a different bank. Mr B didn't accept this as many of his complaints had been found in his favour.

Mr B brought his complaint to this service.

Our investigator didn't uphold the complaint. He said he appreciated the situation had been frustrating for Mr B but felt the £100 total compensation was fair and reasonable in the circumstances. He said in terms of how long it took Lloyds to investigate it had done so within the regulatory requirements of eight weeks. Our investigator said Mr B has the choice of where he chooses to do his banking. He felt a customer who suffered multiple errors or poor service might consider moving elsewhere if they become unhappy with their banking arrangements. But he said that is up to the customer. He felt Lloyds behaved reasonably in the way it had handled Mr B's calls.

Mr B 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.

In terms of the time taken to resolve both elements of the complaint. I don't think there have been any unreasonable delays here. I understand Mr B's point that he felt they should be resolved on the same day, but Lloyds has dealt with both within the time frames allowed and I don't think it has done anything wrong.

The cheque that was meant to be cancelled as requested unfortunately wasn't. This led to Mr B's account going overdrawn. Lloyds accepted the customer service provided hadn't been good enough. It accepted it should have done better and paid the £50 compensation.

Lloyds reviewed the call recordings and its internal records. The payment was recovered the same day, and it said Mr B suffered "*no adverse financial impact*." It said no overdraft charges applied and there were no credit file implications.

On the second complaint point - the cheque that went unpaid was an important one. Mr B had asked Lloyds, it confirmed it had been paid, and later Mr B received a letter which confirmed the cheque hadn't cleared and he had seven days to pay his bill or face legal action. Lloyds said this was unfortunately a human error. Lloyds said Mr B had spent a long time making phone calls and that he had accepted he wasn't "*out of pocket*." It again apologised for the mistakes made here and paid the £50 compensation.

Mr B has made multiple complaints against Lloyds and he wasn't happy with the staff member who suggested in view of that he ought to bank elsewhere. I can see both sides of that point. But the key thing is Mr B can continue to bank with Lloyds if he wishes to. If he gets to a point where he feels he doesn't want to any longer then he is free to move. As he had pointed out the vast majority of his complaints have been upheld. Mr B doesn't have to take any action in relation to who he banks with. I don't think it was unreasonable of the staff member to mention it though in view of Mr B's frustration and upset. But I don't think it requires any further compensation because it was raised.

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 B to accept or reject my decision before 8 December 2025.

John Quinlan
Ombudsman