

## **The complaint**

Mr H and Mrs H complain that Lloyds Bank PLC abused Mr H both verbally and physically when he visited its branch on 22 April 2025 causing him acute embarrassment and ongoing trauma. Mr H and Mrs H don't feel the compensation offered by Lloyds is sufficient and want a figure in the region of £20,000.

## **What happened**

Mr H visited a branch of Lloyds on 22 April 2025. There are two very different versions of what happened during the visit and so, for the sake of completeness, I'm going to detail what both Mr H and Lloyds have told the Financial Ombudsman Service.

Mr H says that he'd spent an hour waiting in a queue to pay in a cheque because the machine in the branch wasn't working. When he began to feel unwell, he took a chair from a side room to sit down. He says a member of branch staff yanked the chair away from him, addressed him in a very rude way and told him he wasn't allowed to sit down. Mr H says another customer in the queue witnessed the incident and stuck up for him. He believes this incident constitutes assault and has reported it to the police who are investigating.

Mr H says because of the incident, he's needed to enter counselling at £200 per hour with a minimum of 10 sessions being needed. He also believes compensation between £8,000 and £10,000 is justified.

Lloyds' version of the incident is different. It says that a member of its colleague concerns team viewed the CCTV footage available and from that gave the following timeline.

Mr H entered the branch at 11:28 and at 11:32 goes to a side office and pulls out a chair on wheels. A branch "witness statement" says that Mr H was "visibly in pain". When Mr H tried to get the chair from the side office, Lloyds say Mr H had made no attempt to speak to any member of staff. But a member of staff is walking past and, noticing what Mr H is doing, takes hold of the arm of the chair to stop it being moved any further. Lloyds say there is a brief conversation and Mr H lets go of the chair and a replacement (without wheels) is found and brought to Mr H at 11:34. Mr H is then served at 11:46 and leaves the branch at 11:48.

Lloyds say there is no evidence of an altercation, pushing, shoving, yanking or aggressive behaviour but rather the conversation is pleasant with smiling. It says Mr H was in the branch for a total of 20 minutes, was able to sit down within six minutes of entering the branch and doesn't accept he was assaulted in any way. It paid Mr H £150 because the cash deposit machine wasn't working and caused a longer than normal wait. But it denies that Mr H suffered any assault or abuse in the branch.

Mr H was dissatisfied with the result of Lloyds' investigation and brought his complaint to this service where one of our investigators considered the merits of the complaint. They concluded that Lloyds' offer of compensation was sufficient and that there was no evidence of the assault Mr H described. As there was no agreement with the investigator, the case was passed to me, as an ombudsman, to decide.

Following more information gathering, I issued a provisional decision because I felt Lloyds offer of compensation wasn't enough. I recommended £750 for several reasons.

- 1) Mr H's visit to the branch wasn't an hour. Mr H has said in another submission that he went into branch at 11:30. We know he paid in the credit to his account at 11:46 and so I decided it was more likely than not that Mr H's visit was 20 minutes – not over an hour as he'd originally said.
- 2) Mr H went to a side room and got a chair because he felt unwell. The branch has said he looked visibly unwell, so I accept that Mr H needed to sit down. There's no evidence he asked a member of staff for help – which may well have avoided this incident from happening - it appears Mr H took a chair of his own volition. When a member of staff stopped Mr H from taking the chair any further, I can understand why the challenge – friendly or otherwise – would have been upsetting and potentially humiliating for Mr H. But I do note that a different type of chair was provided for Mr H immediately. So, I think Lloyds did try to meet Mr H's needs – albeit that the initial exchange could have been better handled.
- 3) Mr H says he had to have counselling as a result. I said I couldn't award for that because there's no proof that this incident alone led to the counselling need. But I did say this had a serious short-term impact and so an additional £600 compensation was needed – bringing the total to £750.
- 4) The nature of the exchange between Mr H and the member of branch staff is fiercely contested. Mr H says it was an assault. Lloyds say it was a friendly discussion. Without the CCTV footage there's no way for me to independently say what happened. I can only base my decision on what is most likely.

Lloyds replied to my provisional decision saying it accepted my findings. Mr H and Mrs H also replied saying they didn't agree.

Mr H and Mrs H say Lloyds' failure to keep the CCTV footage is a criminal matter and it hasn't been held accountable. Mr H and Mrs H also say that a far more detailed investigation should have been undertaken, to include tracing other customers who were in the branch. Mr H and Mrs H also say that Lloyds' version of events is very much at odds with what really happened. They ask that the compensation figure is increased substantially to reflect the serious nature of the assault and way the complaint has been handled.

### **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 accept all that Mr H and Mrs H have said in their submission dated 31 August 2025. As I said in my provisional decision, if Mr H believes that an assault took place, the correct authority to investigate that is the police. I understand Mr H has reported the matter to them. I said that I investigate the service provided and felt that this was lacking – hence the increase in compensation.

Mr H makes further reference to Lloyds' criminality – not keeping the CCTV footage. Again, if this is indeed a criminal matter, it's for the police to deal with. Not the Financial Ombudsman Service.

Whilst the Financial Ombudsman Service has an investigative remit, it is for us to decide what evidence is needed to decide a case. In this instance, I have accepted that Lloyds'

behaviour towards Mr H when he visited the branch wasn't as it should be. I don't feel I need any further evidence of that.

The report of what was on the CCTV footage comes from somebody outside of the branch who viewed the footage independently. It gives me a degree of comfort that an independent person viewed it. What Mr H wants is to be awarded compensation for being assaulted. Which isn't something I can do because I can't determine if an assault took place.

My terms of reference for compensation are firstly did the bank do anything wrong and secondly what was the impact of that.

I've concluded it did something wrong and that it caused embarrassment and distress on the day. I also accepted the incident may have left Mr H nervous about visiting a branch in the future. And it's for those reasons that I awarded increased compensation.

### **Putting things right**

I believe Lloyds' actions caused Mr H distress and inconvenience and so Lloyds Bank PLC should pay Mr H and Mrs H additional compensation of £600 to bring the compensation paid in total to £750

### **My final decision**

My final decision is that I uphold this complaint and direct Lloyds to pay Mr H and Mrs H an additional £600 compensation for the distress and inconvenience they've suffered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 5 November 2025.

Stephen Farmer  
**Ombudsman**