

### **The complaint**

Mr S was upset that Lloyds Bank PLC didn't tell him when his card was blocked. He also complained about what happened when he tried calling the bank to find out why a payment was declined. Lloyds admitted that one of his calls was ended by mistake.

To put things right Mr S wants Lloyds to pay him more compensation.

### **What happened**

When Mr S complained to Lloyds, it explained that his card was blocked because he had reached the daily transaction limit. Lloyds also confirmed it had no record of any successful calls with Mr S on the day of the incident. But Lloyds acknowledged that a call the following day was mistakenly disconnected and paid Mr S £25 as compensation for the inconvenience.

Our investigator thought that Lloyds had dealt with Mr S' complaint fairly and reasonably and didn't recommend that it needed to do anything more.

Mr S disagreed with our investigator so the complaint came to me 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.

I can understand why what's happened has been inconvenient for Mr S. But having thought about everything, I've independently reached the same overall conclusions as our investigator. I'll explain my reasons.

To uphold this complaint and award Mr S more compensation, I would have to find that Lloyds made a mistake or acted in a way that wasn't fair and reasonable and it hasn't done enough to fix this. So I've looked at what happened with this in mind.

To comply with legal and regulatory obligations Lloyds has rules to protect customers and the bank, including limits on how many withdrawals and transactions can be made in a day. Mr S' card stopped working because he reached this daily limit and the system blocked further transactions as it is designed to do. The account terms and conditions allow Lloyds to block accounts and decline payments in these situations so Lloyds didn't have to contact Mr S before doing this.

Mr S tried calling Lloyds three times later the same day, but the bank has no record of anyone speaking to him then. This is because he called around 10pm, which was outside Lloyds' normal hours when he wouldn't have been able to speak to anyone on the number he was ringing and those calls weren't able to be connected. This explains why Lloyds said there are no call recordings from that day.

Mr S was able to speak to Lloyds the following day – and Lloyds has admitted that one of those calls was mistakenly ended by an agent. So it's clear that Mr S was let down by Lloyds in this respect.

I've carefully considered the impact Lloyds' poor service had on Mr S and I can appreciate how frustrating this experience must have been for him. The £25 compensation already paid reflects the inconvenience and upset caused by the bank's error and it's in line with what I would have awarded had it not been paid. While I understand Mr S feels this doesn't go far enough, I haven't seen any evidence that he suffered a financial loss as a result of Lloyds disconnecting the call. So I don't think further compensation would be fair in these circumstances.

I appreciate that my decision will be disappointing for Mr S but I hope that setting things out as I've done helps to explain how I've reached my conclusions.

### **My final decision**

My final decision is that I do not uphold this complaint as I am satisfied that Lloyds Bank PLC has already paid fair compensation to Mr S.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 2 January 2026.

Susan Webb  
**Ombudsman**