

The complaint

Mr A is unhappy that a transaction was debited twice from his account with Lloyds Bank PLC.

What happened

Mr A placed a £40 bet in a shop with a company I'll refer to as L. He paid for this using his Lloyds contactless debit card. He says that after he left the shop a member of staff told him the transaction hadn't gone through, so he returned to the shop and tapped his card again. Mr A says that when he looked at the statement the following day, he had been charged £40 twice.

Mr A said he raised this with both Lloyds and L. Mr A says that L said it had refunded the money, and Lloyds says it has no record of this refund.

Unhappy with this, Mr A referred his complaint to our Service. Our Investigator explained that Lloyds had been unable to locate any refund that had been issued to Mr A's account. She asked Mr A to provide an "ARN" from L so that Lloyds could make further enquiries. Mr A was unable to provide this.

Mr A didn't accept what our Investigator said. He said he'd raised the complaint with us so that we could find out what had happened to his £40 and that we needed to make further enquiries of L in order to do this. The complaint has now been passed to me to consider and make 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.

Mr A has repeatedly asked us to contact L to help him recover his money. And he believes we should be investigating both L and Lloyds in this situation. We are only able to investigate complaints about financial businesses that are regulated by the Financial Conduct Authority (FCA) and therefore fall within our jurisdiction. Lloyds is a financial business that is regulated by the FCA, and that's who we've investigated this complaint about. L is a bookmaker and it's not regulated by the FCA. This means it doesn't fall within our jurisdiction, and we therefore cannot consider a complaint about L, nor can we investigate its actions.

Our Investigator has tried to obtain information from L to help with our investigation about Lloyds actions. But it hasn't responded. And, as L doesn't come under our jurisdiction, we can't compel it to provide us with information. I've therefore proceeded with my consideration of the complaint without information from L, as I'm required to do.

I want to make it very clear that this decision only focusses on the actions of Lloyds, and whether it's made a mistake or not. I am not considering the actions of L. If Mr A wished to make a complaint about L, he'd need to contact the Gambling Commission as our Investigator has already explained.

Lloyds has provided us with evidence that four transactions were attempted with L on this day. Two were declined, and two were authorised. Mr A says only one of these should've occurred and that L has told him it's provided a refund for the second transaction.

Lloyds has searched for evidence of the refund using the reference number Mr A says he was provided by L. It's sent us a screen shot to show that this hasn't found a transaction using this information. Lloyds has asked Mr A to provide it with an ARN reference from L. But Mr L hasn't been able to provide this. As explained above, we are unable to obtain this from L. And I wouldn't expect Lloyds to be able to either. Mr A will need to obtain this from L.

It seems to me that Mr A's dispute is really with L. It says it's provided him with a refund, but this hasn't been received. Mr A has even told us that it's his belief that the retailer charged him twice for the same bet and it's the retailer who's caused an error here. Because of this, I can't say that Lloyds has made an error.

In summary, we don't have sufficient evidence to show that L has in fact issued a refund to Mr A or that this refund has been lost by Lloyds. Based on this, I can't say that Lloyds has made a mistake.

If Mr A is able to provide Lloyds with the ARN, then it will be able to search again for this transaction. But at present, I can't say Lloyds has made a mistake here. As I've said, Mr A will need to take this up again with L and may wish to contact the Gambling Commission if he wishes to.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 4 February 2026.

Rob Deadman
Ombudsman