

## **The complaint**

Mr B complains Lloyds Bank PLC didn't do enough to protect him from harm and that this has had a significant impact on his finances, mental health and emotional wellbeing. He's also unhappy with Lloyds Bank PLC's disappointing handling of his complaint.

## **What happened**

Mr B had two accounts with Lloyds Bank.

In February 2025 Mr B complained to Lloyds Bank that it had allowed significant gambling expenditure over an extended period of time without any intervention, warning or offer of support. He complained that Lloyds Bank had breached its duty of care.

Lloyds Bank looked into Mr B's complaint – but not before he'd come to us and not within the normal timescales a business would be expected to – but didn't uphold it. Lloyds Bank said that the gambling transactions occurred before November 2019 which is when it started to introduce additional tools to help protect its customers from gambling harm. And that he had gone into overdraft in November 2019 as a result of a transaction he'd authorized. Lloyds Bank said it had subsequently written to Mr B about this overdraft, asked him to repay and had ultimately closed his account. Mr B still wanted us to look into his complaint.

One of our investigators looked into Mr B's complaint but didn't uphold it. Mr B asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

## **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 B has told us that he had a gambling addiction for years which not only caused him financial difficulties but also related mental health issues. He's told us that his focus during that time was on survival and managing his addiction and not reflecting on or understanding the wider financial harm. And he's told us that he took steps in 2022 to get himself excluded and in 2024 completed intensive therapy. During that time the issue of problem gambling has become better understood, and the steps that banks can take to help people with problem gambling have also moved on. Banks have, for example, developed gambling blocks that help with most – but not all – forms of gambling and these have become increasingly sophisticated. They've developed other tools too.

Lloyds Bank has told us that it didn't start introducing tools to help with problem gambling until the end of 2019. That's when other businesses started too as well. In the circumstances, I wouldn't have expected Lloyds Bank to have done as much for Mr B when he was engaged in gambling than it would do now. In fact, at that time, there was very little that I would necessarily have expected it to do. So that part of Mr B's complaint is a part that I can't uphold.

I can see that Mr B is also complaining about a transaction that debited his account in 2019 and took him into an unauthorized overdraft. He rightly points out that he had a basic bank account at the time, so this shouldn't have happened. I am, however, satisfied that the terms and conditions of his account allowed for this. More importantly, based on the surprisingly detailed evidence from that long ago, I'm satisfied that the transaction was one that was authorised and was correctly allowed to debit the account. So I can't uphold this part of his complaint either.

I can see that in addition to Mr B having a gambling problem at the time, he had other things going on in his life that made him vulnerable. I want to acknowledge that as I don't intend to go into detail here. I have, however, taken those other things into account. Notwithstanding that, I agree with our investigator that this isn't a complaint that I can uphold as a whole.

## **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 26 February 2026.

Nicolas Atkinson  
**Ombudsman**