

The complaint

Mrs J complains Lloyds Bank PLC has blocked her online banking, asked her to go to branch repeatedly and has treated her poorly.

What happened

Mrs J has an account with Lloyds Bank.

Mrs J's daughter says that Lloyds Bank blocked her mother's online banking after she'd helped her make a number of online payments. She says her mother was asked to go into branch to get her online banking unblocked. She says her mother was taken into a private room by herself – despite being unwell – and forced to watch videos about scams even though she wasn't being scammed. She says they ultimately left the branch and Lloyds Bank told them that they'd call the Police and they'd visit their mother at home.

Mrs J's daughter says that her and her mother waited for the Police, that two officers came round a couple of days later but that when she spoke to Lloyds Bank again to get her mother's online banking unblocked Lloyds Bank said that it hadn't heard back from the Police. Mrs J's daughter says it now seems the two individuals who came to her mother's home were impersonating police officers. She also says that despite the Police having subsequently visited Lloyds Bank hasn't unblocked her mother's online banking.

Mrs J's daughter complained to Lloyds Bank on her mother's behalf and her own behalf. Unhappy with the response from Lloyds Bank, Mrs J's daughter complained to our service.

One of our investigators looked into this complaint but didn't recommend that it be upheld as they agreed that Lloyds Bank had applied the block in order to protect Mrs J. In addition, they didn't think Lloyds Bank had done anything wrong applying the "Banking Protocol". They said that the question of whether or not individuals impersonating police officers had come to her mother's house was a matter for the Police to investigate, not anyone else.

Mrs J's daughter was unhappy with our investigator's recommendations and asked for this complaint to be referred to an ombudsman for a decision. This 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.

I've listened to a large number of calls between Mrs J and Mrs J's daughter and Lloyds Bank and our service. I've also considered a large amount of evidence from both sides. Having done so, I can completely understand:

- a) why Lloyds Bank was sufficiently concerned about the activity on Mrs J's account to take the decision to block her online banking;
- b) why Lloyds Bank asked Mrs J to come into branch; and
- c) why Lloyds Bank asked to speak to Mrs J in private.

I completely accept that this could have been a frightening experience for Mrs J – and she has my every sympathy – but in this case Lloyds Bank was trying to do the right thing.

I'm satisfied that Mrs J didn't want to stay at the branch and wanted to go home – and I'm sorry to see she felt as if she was being forced to stay at the branch. I'm satisfied too that she left the branch and, in the circumstances, that Lloyds Bank invoked the "Banking Protocol". That process means the Police get involved and, in this case, had everything gone smoothly should have resulted in the Police visiting Mrs J at home to explore the concerns that Lloyds Bank had. It looks more likely than not that this case didn't go smoothly, but I agree that the issues that Mrs J's daughter has highlighted aren't issues that it would be fair to hold Lloyds Bank liable for as they're not under its control.

Given everything I've said, I agree with our investigator that this isn't a complaint I can uphold.

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 Mrs J to accept or reject my decision before 4 March 2026.

Nicolas Atkinson
Ombudsman