

The complaint

Mr S complains Lloyds Bank PLC declined several payments he attempted to make and didn't investigate his complaint about this properly.

What happened

Mr S has accounts with Lloyds Bank – and elsewhere – and he has a debit card and a credit card. He says he's been a customer of Lloyds Bank for around ten years.

Mr S complained to Lloyds Bank in July 2025 saying that his debit card was getting declined on a regular basis, particularly when he attempted to make purchases on a well-known online retailer's platform. He said that he'd had problems with his cards before – in ATMs – and that getting declined in this way even though he had sufficient funds in his account had further eroded his confidence in Lloyds Bank's reliability.

Lloyds Bank looked into Mr S's complaint and said that it hadn't blocked his card or declined the payments itself. Lloyds Bank says it explained to Mr S what factors might be causing his card to be declined – and took steps to remedy these potential causes – and ultimately concluded that the card had been declined by the card network rather than Lloyds Bank. Lloyds Bank said that when this happens it doesn't receive detailed information as to the specific reason for the decline.

Mr S was unhappy with Lloyds Bank's response saying it showed little empathy for him as a customer and he'd still not had a proper explanation. So, he complained to our service.

One of our investigators looked into Mr S's complaint and said that they didn't think Lloyds Bank had acted unfairly as it wasn't the one who had declined the payments. They didn't, therefore, recommend that this complaint be upheld. Mr S was unhappy with our investigator's recommendation and so 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.

Based on everything I've seen, I'm satisfied that Lloyds Bank was able to establish quite quickly that Mr S was having payments declines but it wasn't obvious straightaway that these declined payments were to the merchant he'd mentioned. And it was also able to establish that it hadn't placed any blocks on Mr S's card, so the declines weren't to do with anything Lloyds Bank had done. I'm satisfied that Lloyds Bank was then able to establish that the payments that had been declined were going to the merchant that Mr S had mentioned and that there had been half a dozen or so declined payments but that payments were now going through again. I'm satisfied that Lloyds Bank took steps to eliminate possible causes – based on the information it had there were a number of reasons why the payments might have been declined – and ultimately concluded that the payments had most likely been declined by the card network. I don't think that the steps that Lloyds Bank took to resolve the issue Mr S was having were unreasonable – I think they were sensible. So even though I appreciate that Mr S would like a better answer and feels let down by Lloyds Bank – the declines would undoubtedly have been embarrassing and his confidence has undoubtedly been further eroded – I agree with our investigator that there's not much more that Lloyds Bank can do here. In short, I agree 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 Mr S to accept or reject my decision before 4 March 2026.

Nicolas Atkinson
Ombudsman