

The complaint

Miss B is unhappy with Lloyds Bank Plc.

Miss B said she visited a branch and encountered several service issues. Her funds were wrongly taken from her current account causing her financial difficulties. Miss B said money she was withdrawing wasn't counted in front of her (just put in envelopes) and she found staff intimidating. Miss B wanted the accessibility desk to be opened but staff didn't do this. Miss B said her account balance was disclosed to her carer and other people in the branch. Miss B was locked in the branch, and this was a fire hazard.

Miss B said the branch manager also hung up on her when she asked for the CCTV footage from her visit. Miss B said she was told she could only raise a Data Subject Access Request (DSAR) in writing. And Miss B said in the call the branch manager agreed to return the funds to her account it had been wrongly moved from but ended the call without completing the task.

What happened

Miss B said Lloyds moved her money from the wrong account. She said this wasn't the account she asked it to take money from and this put her into overdraft which led to charges on her account.

When Miss B first entered the branch she noticed the accessibility desk wasn't open. When Miss B asked why this was the case she was told it was because closing time was approaching and so open desks were reducing. Miss B said she was told her banking could be done in front of the till desks. Miss B said she wasn't warned or informed in advance that the branch front door would be closed to prevent other customers from entering as it was approaching closing time.

So, Miss B wasn't happy with the in branch service. When she called to make a DSAR request and get the CCTV from her time in the branch she said she was told the DSAR had to be in writing (which Miss B couldn't do) and that the branch manager then put the phone down on her.

Lloyds in response apologised. It accepted it had made a mistake with the money being taken from the wrong account. It paid compensation of £120 for the error. It also paid back the overdraft fees for the few days while that applied.

In relation to the actions in branch Lloyds again apologised the service wasn't as Miss B expected but said staff "*remained professional and tried to accommodate you as much as possible.*"

Regarding the DSAR and CCTV it said it had arranged this and confirmed there was no sound on the CCTV. It confirmed the DSAR team would be in touch with Miss B separately. It said it hadn't made any other errors.

Miss B remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said the incorrect transfer was put right and compensation paid along with a further £1 to cover the £0.96p in overdraft charges. Our investigator said there was no detriment to Miss B by the withdrawn cash not being counted. She said Miss B didn't say the amount paid in cash was wrong. She couldn't make a finding on staff being intimidating and Miss B had provided no specifics. As the branch was closing and Lloyds did offer an alternative way of dealing with Miss B's needs our investigator didn't think Lloyds had been unreasonable. She felt the accessibility desk being closed as it was close to closing time was reasonable as desks do close and reduce as a branch gets closer to closing time.

Regarding Miss B's carer or anyone else in the branch hearing Miss B's account balance our investigator said there were no records of this and there was no evidence this had caused Miss B any detriment. Even though she agreed Miss B may not want her carer to know her account balance without any detriment she couldn't make an award for this. Our investigator accepted it was common practice to shut the door to stop more customers entering the branch once it reaches closing time.

Our investigator accepted Lloyds evidence it doesn't record branch telephone calls. But she did see evidence a copy of the CCTV had been sent to Miss B as part of the DSAR. And she had already noted the account issues have been resolved too. She accepted after Miss B said she couldn't request the DSAR in writing that Lloyds had accepted this and dealt with it. Our investigator concluded the compensation already paid was a fair and reasonable outcome.

Miss B didn't accept this and asked for her complaint to be passed to an ombudsman 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 confirm I have reviewed all of the evidence provided by both parties for this complaint. But I will mainly concentrate on the central factors that I think are most important to the issues.

Lloyds accepted Miss B had been a customer for many years and that it had a record of her multiple support needs. In view of Miss B's health and medical conditions I can understand how difficult and frustrating she found this whole experience. And I think this was highlighted by Miss B ending up in overdraft which she states was most certainly not her intention and only happened due to the mistake by Lloyds.

Lloyds did accept money was moved from Miss B's wrong account which led to the overdraft, and it agreed this would have been very frustrating for Miss B. £2,100 was withdrawn from the current account on 26 July 2024. This led to the account being overdrawn and the overdraft charges of 0.32p for three days until the matter was put right by Lloyds. It was put right when Miss B contacted Lloyds and explained the problem. £2,100 was transferred back into Miss B's account. On 16 August as a way of apology and compensation for any distress and inconvenience caused Lloyds paid £121 to Miss B's account. The £120 was the compensation and the £1 was to cover the £0.96p overdraft charges.

I think that's fair and reasonable. The mistakes were accepted, apologised for, and compensated. I think this was done in a reasonable time period and dealt with the issues raised fairly.

The branch confirmed as it was nearing closing time, some of the tills are taken offline. I think that's reasonable. I think that's standard across most banks and purely a timing thing. I get that Miss B can ask Lloyds to take other action, but it did offer another option and the staff member came from behind the tills to serve Miss B. I understand and accept that Miss B found this staff member intimidating, didn't like the money being placed in envelopes without it being counted in front of her, and felt her private business was shared with a wider audience in relation to her account balance. But on saying that I wonder if Miss B might have felt even worse if branch staff had indeed counted the money out in front of her based on her other points. Either way I've no evidence that Lloyds actions were intimidating. I understand it might have felt a bit different for Miss B and even for staff to be out from behind the tills but that does seem a reasonable effort from Lloyds to ensure Miss B was able to do her banking. There's nothing to suggest this caused Miss B any financial loss or other issues.

Miss B hasn't said the money placed in the envelopes ended up being the wrong amounts. Lloyds said it counting the money and putting it in envelopes was a standard arrangement and I've no reason to doubt it. And although being in front of the tills may have been a more public place to serve Miss B, I've no reason to think any conversation led to any financial loss around Miss B's account. It does seem like a slightly different to normal transaction at the tills, but it does seem like Lloyds was doing what it could to help Miss B with her banking on the day even if it didn't feel like that to Miss B. I understand it would be late to reopen the accessibility desk when the branch was just about to close.

Miss B also advised Lloyds that in view of one of her conditions the lights should be dimmed but it confirmed this isn't possible. It said if a customer is affected by the lights, it would be up to the customer to bring their own protections from the light when in branch. I think that's reasonable in the circumstances of how a branch runs and how many customers it may have.

In terms of closing the doors with Miss B still inside Lloyds referred to its branch procedure. *"After closing, doors will be secured to prevent more people walking in, at no point will the customer have been locked in and prevented from leaving. Customer was there after closing time."*

Lloyds maintained this position and also said on this point *"at no point was Miss B locked in the branch and refused access to leave. Miss B was there after closing at 3pm, doors will have been secured to prevent further people being let into the premises."* So, across its investigation I think Lloyds has been consistent about what happened and why.

Miss B hasn't provided any details to confirm the door was locked or how the branch breached fire safety. I think this is a standard procedure that all banks follow at closing time. I can't say that Lloyds did anything unfair or unreasonable here.

In terms of the overall service provided Lloyds said it spoke to a senior manager and this was the feedback received, *"No concerns with service offered to the customer the advisor has made a mistake by transferring money from the incorrect account. We have made reasonable attempts to help customer and alternatives were offered."*

Regarding the individual who dealt with Miss B on the day Lloyds said, *"[Adviser] is one of the best advisors that the branch have and we have observed no issues with their service."*

Regarding calling the customer Lloyds accepted “*Branch manager had reached out to the customer by phone. However, the customer was very unhappy and they were unable to come to a resolution.*”

Overall, Lloyds position regarding the activities in the branch were “*I am unable to substantiate Miss B’s claim that she has received poor service which would be considered, aggressive and not accommodating to her support needs.*” Based on the evidence and the actions taken I accept this point. There’s no evidence to show otherwise.

Lloyds said it did deal with Miss B’s DSAR request. It said it had taken a while to produce the DSAR but said it stopped the clock on the request as it needed more information initially from Miss B. It said the CCTV footage included within the DSAR had to be redacted so as not to show images of other customers in line with data privacy. It confirmed the CCTV was issued in a DVD format to Miss B.

Lloyds also said the DSAR was sent to her by courier post and Miss B wouldn’t accept it from the courier company as she said she didn’t know what it was. Lloyds said in its earlier acknowledgement letter to Miss B it had confirmed who the courier firm were and that the package would need to be signed for. It said in view of the specific requirements of Miss B the details of the DSAR had been sent to a third party national charity to ensure the font size and the colours used were the right ones for Miss B.

Based on this detail and what I’ve heard about the call I can’t say that Lloyds treated Miss B unfairly or unreasonably in relation to the call about her treatment in branch or her request for CCTV and the DSAR. I can only find Lloyds responsible for the things it was in control of. I can’t blame Lloyds because Miss B was unable to access her post or because she no longer had help with her emails.

My final decision

I don’t uphold this complaint.

I make no further award against Lloyds Bank Plc.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss B to accept or reject my decision before 16 January 2026.

John Quinlan
Ombudsman