

### **The complaint**

Mr and Mrs M complain Lloyds Bank PLC made them spend two hours on the phone – during which time they were passed from department to department – when they tried to make two large payments. They want £150 compensation each.

### **What happened**

Mr and Mrs M have a joint account with Lloyds Bank and accounts elsewhere. They've been customers of Lloyds Bank for many years.

Mr and Mrs M wanted to transfer two lots of £30,000 from their joint account with Lloyds Bank to two separate accounts in their names elsewhere. They say Lloyds Bank blocked the first payment and that they had to spend two hours on the phone getting the matter resolved. They complained to Lloyds Bank saying that whilst they appreciated the importance of fraud and scam checks, these shouldn't take long and certainly shouldn't take two hours.

Lloyds Bank looked into Mr and Mrs M's complaint and agreed that they hadn't received good service. Ultimately Lloyds Bank offered to pay £80 in compensation for the distress and inconvenience experienced and an additional £25 to reflect the call costs they would have incurred. Mr and Mrs M were unhappy with Lloyds Bank's response and said that the compensation was inadequate. They said they wanted £150 compensation each.

One of our investigators looked into Mr and Mrs M's complaint but didn't recommend that Lloyds Bank needed to do more. Mr and Mrs M were unhappy with our investigator's recommendation so asked for their complaint to be referred to an ombudsman for a decision. Their 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.

Having looked at everything both sides have sent, I can see why Lloyds Bank had concerns about the payments Mr and Mrs M wanted to make and why it, therefore, wanted to make additional checks. As far as I can see, Mr and Mrs M accept that such checks are from time to time necessary.

On this occasion, I'm satisfied that the checks took longer than normal. I can, however, see that Lloyds Bank offered to compensate Mr and Mrs M for their phone costs and any inconvenience caused. I agree with our investigator that the £80 Lloyds Bank offered was fair. That means I agree that this isn't a complaint I can uphold.

I can understand why Mr and Mrs M want £150 compensation each as they were both inconvenienced. I can, however, see that the compensation was paid into the joint account. That means they're both entitled to it. The question I've asked myself, therefore, isn't whether they should both receive compensation separately, but whether or not £80 is fair for the impact this has had on them both. As I've already mentioned, I agree it is.

## **My final decision**

My final decision is that this isn't a complaint I can uphold.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M and Mr M to accept or reject my decision before 19 March 2026.

Nicolas Atkinson  
**Ombudsman**