

The complaint

Mr S is unhappy that Lloyds Bank PLC has closed his local branch.

What happened

Lloyds wrote to Mr S to let him know that they had taken the decision to close his local branch.

Mr S was unhappy with this decision so contacted Lloyds to let them know. He said he has a disability which means he can't use online or telephone banking and would like the branch to stay open. He said he has a system for paying his bills and wanted things to remain the same. He's explained he has been a long-time customer of Lloyds and so is upset and disappointed with their 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.

Lloyds Commercial decision

Before Lloyds took the decision to close Mr S' local branch, it wrote to him to tell him about it. This happened a year before the branch closed and so I think sufficient notice was given. Essentially, it's Lloyds commercial decision to decide what branches it closes, and which branches it keeps open.

I can see in the letter it sent to Mr S, providing him with notice of the closure, that it had taken the decision to close the branch because of the different ways its customers were choosing to bank with it and using the branch less. It isn't within the power of this Service to force a firm to keep a branch open. But given the reasons it provided for the closure, its decision doesn't seem unreasonable.

Lloyds Communication

Closing Mr S' local branch has clearly had an impact on him, and I understand this is greater because of his disability and how much he relies on the branch. I can understand why Mr S would find the closure upsetting and I'm sorry to hear about the impact it had on him.

That said, I can see that Lloyds has attempted to support Mr S in relation to the branch closure. The letter it sent to him providing him with notice of closure, explained to him where the other nearest branches were, and what banking actions he could take at these branches. It also explained that he could use the Post Office for some banking facilities and explained where the nearest Post office was, and what he could do at this location. The letter also explained some of the other ways Mr R could bank with it, including telephone banking, internet banking, mobile banking, and provided details of nearby ATM machines.

I'm very sorry to disappoint Mr S as I can see how strongly he feels in this matter. But I haven't been persuaded Lloyds' decision was unfair. I'm satisfied it communicated its

decision to Mr R with reasonable notice and explained the basis on which its branch would close. And I'm satisfied Lloyds provided information regarding alternative branches and other banking options available to Mr S, in line with the industry guidance.

Because of this, while acknowledging the inconvenience caused to Mr S, I don't find that Lloyds has done anything wrong. And so, I can't ask Lloyds to keep the branch open.

My final decision

My final decision is that I don't uphold this complaint for the reasons set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 12 January 2026.

Ami Bains
Ombudsman