

## **The complaint**

Mr L complains that Lloyds Bank PLC declined his payment when he tried to make a purchase using Apple Pay.

## **What happened**

On 2 November 2025 Mr L attempted to make a transaction for £724.50 using Apple Pay. The payment was declined.

Mr L contacted Lloyds. He says he was advised that Lloyds had a lower limit for Apple Pay than other finance providers and that there would be a 24 hour block on him being able to use Apple Pay and that he should use his card instead.

Mr L was in the store and didn't have his card with him. He raised a complaint with Lloyds.

Lloyds didn't uphold the complaint. It said it might limit or restrict the number of payments you can make with Apple Pay for security reasons and that it hadn't made an error.

Mr L remained unhappy and brought his complaint to this service. He's unhappy that Lloyds might limit or restrict the card in an arbitrary way and wants to know what criteria apply before Apple Pay is blocked. Mr L was concerned about having to carry his card with him in case he wasn't able to use Apple Pay. He's also unhappy that the initial information he was given about there being a lower limit for Apple Pay was incorrect. Mr L wants compensation for the inconvenience caused.

Our investigator didn't uphold the complaint. They said that Lloyds hadn't made an error when it declined Mr L's payment.

Mr L didn't agree so I've been asked to review the complaint.

## **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 know it will disappoint Mr L but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've listened to the available call recordings. In the first call, the advisor told Mr L that he had gone over the limit which was why his payment had been declined. The advisor told Mr L that once the limit had been exceeded the facility would freeze for 24 hours. In the second call, the advisor explained to Mr L that Apple Pay doesn't have a spending limit, but transaction caps are set by the bank and the merchants terminal. This limit may default to the standard contactless limit of £100 so Mr L was advised to carry his card as a back-up

means of payment.

Having listened to the calls I haven't heard anything which persuades me that Mr L was given incorrect information.

I've read Mr L's submission to this service in full. He's made a number of points explaining why he's unhappy about what happened and about the banks policy in relation to restricting or limiting the use of Apple Pay. I've taken everything that Mr L has said on board. Ultimately however, the banks terms and conditions say that it can limit or restrict the use of Apple Pay. These terms and conditions are available to read on Lloyd's website.

I appreciate that Mr L is unhappy that Lloyds don't publish the criteria for limiting the facility to use Apple Pay. Lloyds isn't obliged to disclose the daily payment limit. The daily payment limit may change from time to time in response to individual customers circumstances and for reasons of security to protect customers from potential fraud. All banks have similar policies and procedures in place and therefore I'm unable to say that that Lloyds has treated Mr L unfairly or unreasonably here.

Having reviewed everything, I haven't found any evidence that Lloyds made an error when it declined Mr L's payment. Therefore, I won't be asking Lloyds to do anything further.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 24 February 2026.

Emma Davy  
**Ombudsman**