

## The complaint

Ms K complains Lloyds Bank PLC (“Lloyds”) closed her accounts and provided poor customer service to her in branch because of long waiting times, and rude and unhelpful staff

## What happened

The background to this complaint is well known by both parties, so I won’t repeat it again here. I sent both parties my provisional decision in which I said I was planning on not upholding this complaint. For ease of reference, here is what I said:

### Provisional decision

*“I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.*

*I am planning on not upholding this complaint. I’ll explain why.*

### Account closures

*Lloyds is entitled to close an account just as a customer may close an account with it. But before Lloyds closes an account, it must do so in a way, which complies with the terms and conditions of the account. The terms and conditions of the account, which Lloyds and Ms K*

*had to comply with, say that it could close the account by giving her at least two months’ notice. And in certain circumstances it can close an account immediately or with less notice.*

*Our Investigator explained that Lloyds took this decision due to Ms K’s accounts being dormant. In other words, there was little or no activity on them over a prolonged period. The information Lloyds has sent is consistent with this. Lloyds hasn’t expressly said that due to the number of complaints Ms K was making over a short period, it had decided the relationship had broken down. But it’s internal notes do suggest this was also a consideration.*

*Taken together, I’m satisfied Lloyds hasn’t made an error and had fair basis to close Ms K’s accounts with two months’ full notice. I can understand why this would have caused Ms K some distress and inconvenience. But as I don’t think Lloyds did anything wrong, I see no basis in which to make an award of compensation.*

### Customer service

*Lloyds has apologised for the long waiting time Ms K said she experienced to speak to someone in branch. I don’t think it needs to do anymore.*

*Ms K has also said that she was treated inappropriately by Lloyds’ branch staff. I have seen a statement from Lloyds’ branch staff member in which they say none of the staff recall any*

*such interaction with Ms K. As there isn't strong or conclusive evidence about this, I can't reach a finding on it. That doesn't mean I think what Ms K has said didn't happen only that I don't have evidence enough to say it did"*

The deadline for any further arguments and evidence to be provided has passed. Both parties have not responded. I will now decide this 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.

Having done so, and for the reasons in my provisional decision – as above – I have decided not to uphold this complaint.

### **My final decision**

I have decided not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms K to accept or reject my decision before 16 February 2026.

Ketan Nagla  
**Ombudsman**