

The complaint

Mr and Mrs H complained that Lloyds Bank PLC have changed its process for completing transactions in branch and says this doesn't account for individual circumstances.

Mr H is the main complainant so I will refer to just him for ease of reading.

What happened

Mr H attended branch to make a withdrawal and transfer funds between his accounts. He attempted to do this at the counter but was asked by a member of staff to use the cash machine. Mr H explained he would prefer to do this via the counter, and he was redirected to another area within the branch to wait for a private room.

Mr H said he has caring responsibilities which means he has limited time to complete his transactions. He complained the change in process caused him inconvenience as he experienced significant delay that day. When he complained, Lloyds said it would add a note to his file to explain he has additional support needs due to his caring responsibilities and would try and facilitate his request where possible.

Lloyds said it was unsure why Mr H was asked to complete his transfer in a separate room and agreed the service fell below their usual standards. It also said due to more branches closing, its moving away from branch-based banking and encouraging customers to self-serve where possible. Whilst Lloyds said it will make attempts to service Mr H in the way he always has been, it can't guarantee he won't be asked to use an ATM in future as this is part of new branch processes. Lloyds provided Mr H £40 by means of apology for the service he received in branch.

Mr H remained unhappy and brought his complaint to this service

The investigator said this service can't ask Lloyds to change its processes but agreed Mr H did receive poor service that day. The investigator said Lloyds should pay a further £50 as this is a more reasonable amount to account for the service received and Lloyds accepted this.

Mr H remains unhappy as he wants this service to consider if the change of process is fair considering how it impacts certain customers. He asked for his complaint to be escalated to an Ombudsman.

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 think Lloyds have taken on board Mr H's personal circumstances and made an attempt to personalise their processes to account for Mr H's support needs, by adding a note to his file so branch staff try and service Mr H at the counter.

Lloyds said it's moving away from branch-based banking in order to support customers with becoming self-sufficient. By helping customers with other ways to make transactions, Lloyds are taking a proactive steps to help customers manage their account independently, if the branch was to ever close.

In addition to this, branch staff may approach customers to use different methods to complete transactions, as this can often reduce queue's if the branch is busy. I don't think this approach is unreasonable as it can increase efficiency, which in turn would be helpful for Mr H given his time limitations.

Taking the above into account, I don't think it's fair to tell Lloyds to not approach Mr H to use an ATM or alternative method of completing his transactions in future, so I won't be asking it to take any action on this.

I understand Mr H has a preference in how he chooses to make his transactions, and Lloyds say it will attempt to honour these where possible. I think this is a fair approach to balance a personalised service with its internal branch processes.

I understand it's frustrating that Mr H attempted to complete his transactions as normal but was asked to wait for a room which caused delay. Mr H explains his time is limited due to his caring responsibilities, and I appreciate this must have been worrying for him at the time. Lloyds don't dispute he received poor service that day.

I think that the delay Mr H experienced in branch could have been avoided, especially as Lloyds can't say why he was taken to a private room. I agree with the investigator's view to award a further £50 in addition to the £40 already awarded, to acknowledge the inconvenience caused.

My final decision

For the reasons outlined above, I uphold this complaint.

Lloyds Bank PLC should pay Mr and Mrs H £50 in addition to the £40 already awarded, to acknowledge the inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 2 April 2026.

Jessica Lees
Ombudsman