

The complaint

Dr M complains about the lack of support they received from Lloyds Bank PLC when their card was blocked whilst abroad.

What happened

Dr M holds a credit card with Lloyds. On 21 August 2025 Dr M attempted a transaction with a car hire company. The transaction was unsuccessful due to multiple incorrect PIN attempts and the card was blocked.

On 22 August 2025 Dr M contacted Lloyds via its mobile messaging service. Lloyds advised Dr M that the payment had been declined due to exceeding the allowable PIN attempts and advised that the card could be unblocked via an ATM. Dr M raised a complaint about the length of time they'd had to wait for a response from mobile messaging. Dr M also said they'd incurred additional costs of £257.56 as a result of the card being blocked which they wanted refunded.

Dr M's PIN was unblocked the same day.

Lloyds investigated the complaint and upheld the service element of it. It paid Dr M £75 for the distress and inconvenience of having to wait over three and a half hours for a reply from mobile messaging.

Dr M remained unhappy and referred the complaint to this service. They said the mobile messaging service had been advertised as 24/7 support and they didn't think it was reasonable that no response had been received for almost four hours. Dr M said the bank should be held responsible for the consequences of that delay, which in their case was the payment of a £247.56 security deposit they had been required to pay for a full coverage insurance policy due to being unable to pay the security hold on the credit card.

Our investigator didn't uphold the complaint. They said there was no mention of the mobile messaging responses being instant and that Lloyds wasn't at fault for the transactions being declined, so it couldn't be held responsible for any additional costs incurred as a result.

Dr M didn't agree. They said the issue was the service failure and not the entering of the incorrect PIN. Dr M said the purpose of the mobile messaging service was to resolve this type of issue and their financial loss (£257.56) was incurred only because Lloyds failed to provide a response within a reasonable time. Dr M said that if Lloyds had responded within 30 minutes they would have been able to unblock the card via an ATM and wouldn't have needed to pay the £257.56.

Because Dr M didn't agree 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 Dr M but I agree with the investigator's opinion. I'll explain why.

It's not in dispute that the card was blocked as a result of Dr M entering an incorrect PIN too many times. So I won't be commenting further on the card block itself. Instead, I'll focus on whether the service failings by Lloyds in relation to the time taken for a response to be given via the mobile messaging service warrants further compensation and/or a refund of the additional costs that Dr M says they incurred due to the delay in receiving a response.

Lloyds has acknowledged that the time it took them to respond to Dr M's message was longer than usual. It has explained that they were experiencing a busy time. It has explained that when a customer contacts them via mobile messaging, the customer is connected to a virtual assistant first and - if help from a human is needed - then it usually expects to be able to respond within around 30 minutes. Lloyds has agreed that a wait time of three and a half hours was excessive and has apologised that it wasn't able to respond to Dr M sooner. It also paid compensation of £75 for the service failing.

Dr M has said that the mobile messaging is advertised as a 24/7 service. I've reviewed Lloyds website and I can see that the chat facility is advertised as follows:

"Just start a chat with our virtual assistant to get instant support. If we can't answer, we'll usually find you someone who can, and they will get back to you as soon as possible".

Whilst Lloyds has acknowledged that waiting for over three and a half hours is excessive, which I agree with, there's nothing on the website which says that the chat response will be instant, or that it will be provided within a particular timescale.

The Lloyds website also provides customers with information on what to do if a PIN is blocked. It states as follows:

"If you enter your PIN incorrectly 3 times while shopping, your PIN will be locked. You can unlock it at most UK cash machines".

I'm satisfied that this information was available on the website at the time when Dr M's card was blocked.

I appreciate that Dr M's Pin was blocked late at night, whilst Dr M was trying to pay for a hire car. This meant that Dr M was stranded abroad for several hours. I understand that this made the experience more distressing than it might otherwise have been. Dr M has explained that due to the lateness of the hour, the car rental company was about to close, and as they were unable to pay the required security deposit for the car using their credit card, the only available option (in order to take the car) was to pay for a full coverage insurance policy.

Dr M has said that if Lloyds had responded within a reasonable time, then the PIN issue would've been resolved and the cost of the insurance policy would've been avoided. I'm not persuaded by this assertion for several reasons. Firstly, there's no information to show how long Dr M waited at the car hire company's premises for a response from the messaging service before deciding to purchase the insurance policy. Secondly, there's no evidence to show that the insurance policy wasn't a payment that was required in any event. And thirdly - and irrespective of my first two points - the reason why Dr M wasn't able to use the credit card to hire the car and use the card for a security hold wasn't something that was caused by Lloyds, because the card was blocked due to the actions of Dr M in entering the incorrect PIN several times.

Taking all the available information into account, I think the compensation paid by Lloyds is

fair and reasonable for the excessive time that Dr M waited for a response. But for the reasons I've given, 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 Ms M to accept or reject my decision before 8 May 2026.

Emma Davy
Ombudsman