

## **The complaint**

Ms H complains that Lloyds Bank PLC stopped a payment she was trying to make. She complains she needed to visit a branch to unblock the payment, and about the general service she received.

## **What happened**

Ms H attempted to make a payment of £2,000 for an investment, but it was stopped by Lloyds' fraud prevention systems. Ms H spoke with an agent from Lloyds' fraud department in an attempt to have the payment released, but the agent wasn't satisfied and asked Ms H to visit a branch with her debit card and identification.

Ms H was away from home at the time, staying in a remote part of the UK. She didn't have her debit card and talked about the difficulty she'd have in attending a branch. The agent gave Ms H the option of visiting a branch from one of the other companies within the Lloyds banking group, but Ms H remained unhappy.

Ms H asked if the payment could be returned to the account it initially came from, prior to her attempt to invest it, but the agent said she wasn't able to do that. She advised Ms H that, due to her fraud concerns, online transactions wouldn't be possible until Ms H visited a branch. Ms H's family member took over the call with the agent. However, believing the conversation to have become unproductive, the agent terminated the call.

When visiting an alternative branch within the Lloyds group, Ms H was told the staff couldn't help her and so she travelled to a Lloyds branch where the restrictions on the payment and account were lifted over two visits.

Ms H complained about her experience. She said the agent had been rude and had given her poor service and that the blocked payment and account restriction had meant she'd incurred travel costs. She said she'd been caused significant stress.

Lloyds looked into things. It explained its systems had flagged the transaction and that the correct procedures had been followed. It said the fraud agent had remained professional and calm during the call. However, it said it would pay Ms H £150 as an apology for the call being cut off, as well as for the first branch she visited not helping her.

Ms H wasn't satisfied and brought her complaint to our service. Our Investigator considered the complaint but didn't uphold it. She was satisfied that Lloyds had acted within its terms and that the £150 fairly compensated Ms H for any service failings.

Ms H didn't accept the view and so the complaint was passed to me to decide.

## **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, I won't be upholding this complaint. I realise Ms H will be disappointed with

this outcome, and so I've given the reasons for my decision below.

I would first like to mention that my role here is to think about the individual circumstances of this complaint and decide whether Lloyds did something wrong which caused Ms H to lose out. If I think it did, I can then consider what – if anything – Lloyds should do to set matters right.

In reaching my conclusions, I've taken an independent view of the circumstances, and have considered relevant rules and regulation, as well as what I believe to be good industry practice. But I have ultimately decided this case on what I believe to be fairest in all the circumstances of this complaint. And while I can understand why Ms H believes Lloyds should do more to compensate her, I can't fairly say it should.

I realise that I've summarised this complaint in less detail than Ms H and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. But this doesn't mean that I've not considered everything that both parties have given to me. And although I've read and considered the whole file, I'll keep my comments to what I think is relevant. If I don't comment on a specific point, it's not because I haven't considered it but because I don't think I need to comment on it in order to reach the right outcome.

Turning to the merits of the case, Lloyds should be on the lookout for transactions that appear to be out of character or unusual – or any other signs that might indicate its customers are at risk of fraud. The bank, with its increased knowledge of what fraud and scams can look and feel like, wasn't initially satisfied with Ms H's answers to its questions and deemed a branch visit to be necessary – and I don't think there's anything inherently wrong with this.

Financial businesses are generally allowed to take steps to protect their customers – and themselves – from the effects of fraud and financial crime. They have regulatory obligations they must adhere to in this regard, which sometimes require them to review their customers' transactions, request further information, and restrict accounts in some way until they can be satisfied that their customer is not at risk of fraud. This is what happened in Ms H's case, and I note Lloyds' actions here are also supported by the terms of the account.

Given I don't think Lloyds was wrong to stop Ms H's payment, or ask her to visit a branch, it follows that I don't think Ms H's travel expenses should be reimbursed. That isn't to say that I don't recognise it would have been difficult for Ms H to attend a branch, particularly with the health conditions she has shared with Lloyds and our service. And I'm sorry to hear about the distress and inconvenience she experienced, but I'm not satisfied this was as a result of something Lloyds got wrong. I therefore won't be directing Lloyds to compensate Ms H on this point.

I've also considered Ms H's concerns about her call with Lloyds' fraud department, as well as her other service-related issues. I've listened to the call in question, and I don't share the same opinion as Ms H on the agent's conduct. I found the agent to be measured and calm throughout, despite facing a degree of challenging behaviour from Ms H and her family member.

I note the call was eventually terminated by the agent, but I think the £150 provided by Lloyds for this, as well as the other service issues – such as the situation not being resolved by the first branch she attended – is broadly in line with our general guidance (published on our website), and adequately makes up for any negative impact from failings on Lloyds' part.

I realise Ms H will likely be unhappy with this outcome, but given what I've said above, I don't think Lloyds needs to do more in relation to the matters covered in this decision. Because of this, I won't be directing Lloyds to make any further payment to Ms H.

**My final decision**

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 10 April 2026.

James Akehurst  
**Ombudsman**