

## **The complaint**

Mr and Mrs E complain Lloyds Bank PLC failed to inform them that their local branch was to close and failed to ensure adequate arrangements for banking following that closure.

## **What happened**

Mr and Mrs E have a joint account with Lloyds Bank and have done so for many years.

Mr and Mrs E say they received a message from Lloyds Bank in July 2025 saying that their “local branch” had been closed. The message talked about a branch where they say they haven’t lived for over 10 years. They subsequently received a letter from Lloyds Bank – updating terms and conditions – saying that they wouldn’t be able to use their local Post Office to pay in cheques after December 2025. Mr and Mrs E complained to Lloyds Bank saying that they’d also discovered their actual local branch had been closed. They said that Lloyds Bank hadn’t contacted them about this. So they complained about that too.

Lloyds Bank looked into Mr and Mrs E’s complaint and said that when they’re considering whether or not to close a branch, they write to customers who have transacted at the closing branch three or more times in the last 12 months to let them know. In addition, Lloyds Bank said that it takes comments into account when a branch is due to close and publishes a summary of the feedback it receives. Lloyds Bank said that it had closed their local in February 2025 and gave them the details of their new nearest branch. And that it hadn’t written to them about either of the closures as they did not meet its criteria. Lloyds Bank said that it would be introducing a postal cheque service that Mr and Mrs E would be able to use as well as suggesting other ways they could bank – including using online banking, its mobile app and telephone banking. Mr and Mrs E were unhappy with Lloyds Bank’s response and so complained to our service.

One of our investigators looked into Mr and Mrs E’s complaint but didn’t recommend it be upheld. They said Lloyds Bank had given Mr and Mrs E multiple options – admittedly ones that they might not prefer. Mr and Mrs E asked for their complaint to be referred to an ombudsman for a decision. Their complaint was, as a result, passed to me.

## **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.

Last month I issued a provisional decision explaining why I wasn't minded to ask Lloyds Bank to do more. In that provisional decision I explained that the Financial Conduct Authority has issued guidance on the types of things it would expect a bank to take into account when deciding whether or not to, for example, close one of its branches. In addition, I explained that the Financial Conduct Authority had also issued rules designed to protect access to cash in local communities. I explained that the importance of having a local branch and a local ATM is widely recognized, and how initiatives like community bankers play an important role. I then considered this particular case and, having done so, said I was satisfied that Lloyds Bank had – subject to one exception – followed the guidance the Financial Conduct Authority has issued. The exception was that Mr and Mrs R hadn't received a notification to let them know that their nearest branch was potentially going to close. I explained why that had happened in my provisional decision. I went on to say that I didn't think it would have made a difference had Lloyds Bank notified Mr and Mrs S in advance and explained why. Both sides were invited to comment. Neither did.

Having considered everything again, I remain of the view that I don't need to ask Lloyds Bank to do more or pay any compensation. In other words, I remain of the view that this complaint isn't one that I need to uphold.

## **My final decision**

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R and Mr R to accept or reject my decision before 12 May 2026.

Nicolas Atkinson  
**Ombudsman**