

complaint

Mr A complains that his debit card from Lloyds Bank plc stopped working. And he complains about the service he received from Lloyds when he raised the issue.

background

Mr A tried to use his debit card to make a payment to a retailer, but it didn't work. And it wouldn't work when he subsequently tried to use it at a cash machine. When he phoned Lloyds to ask what the problem was, he was told that there was no block on the card. It said the card was probably damaged, so it would order him a replacement. But Mr A explained that he wanted the issue investigated. And he spent a lot of time on the phone.

Mr A says that when he subsequently went into a branch of Lloyds he was told that the card was, in fact, blocked. He says an agent he later spoke to on the phone said they'd call the branch to discuss the issue, but it didn't follow through with this. And he was also told that someone else would call him back, as he wasn't satisfied with the explanations he'd received. But he didn't receive any call, and he ended up having to call the bank again. Mr A would like Lloyds to apologise to him and compensate him for the trouble it's caused him.

Our adjudicator explained that from the records he'd seen and the calls he'd listened to, it seemed that Lloyds had consistently told Mr A that the card wasn't blocked. And he didn't think that the outcome would have been any different if the agent had spoken to the branch about the card. He still thought Mr A would have been told that his card needed to be replaced. But he accepted that Lloyds hadn't called Mr A back when it said it would. And he recommended that it pay Mr A £75 to reflect the distress and inconvenience he'd experienced when it didn't call him back.

After the adjudicator issued his view Lloyds provided records which showed that a complaint manager had called Mr A on both his mobile phone and land line after he'd been promised a call back, but had been unable to get through to him. On the basis of this new evidence, the adjudicator no longer thought the complaint should be upheld.

Mr A is unhappy with the adjudicator's view, so the complaint has been passed to me.

my findings

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've reached the same conclusion as the adjudicator, for similar reasons. There is little that I can usefully add to what he's already said.

I'm satisfied from the available evidence that Mr A's card wasn't blocked. So I accept that the most likely explanation for it not working was that it was damaged in some way. Lloyds offered to issue a replacement card as soon as Mr A told it about the problem. I consider that to have been reasonable.

Lloyds has no record of having told Mr A that there was a block on the card. It had already told him that it seemed that his card was damaged and had offered to send him a replacement. And I'm not convinced that he experienced any significant distress or inconvenience as a result of any incorrect statement by branch staff that the card was blocked. Nor do I consider that he lost out as a result of Lloyds deciding not to investigate

the issue further. I find that Lloyds had already done all that it could reasonably be expected to do to resolve the situation. If Mr A remained dissatisfied, he had the option of bringing his complaint to this service.

As the adjudicator explained, Lloyds has provided evidence that it phoned Mr A on both his mobile phone and landline after it told him someone would call him back. I can't fairly hold Lloyds responsible for the fact that Mr A wasn't available.

I can understand Mr A's frustration that his card stopped working. But it follows from what I've said that I don't find that I can fairly require Lloyds to compensate him or take any other action.

my final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 8 April 2016.

Juliet Collins
ombudsman