

## **complaint**

Mr W complains about the service he received from Lloyds Bank PLC ("Lloyds") when trying to use his debit card.

## **background**

On 12 August 2017, whilst on holiday overseas, Mr W found he was unable to use the debit card on his Lloyds account to deposit money for an online transaction with a third party. He was unhappy the card had been blocked without notice to him via a call or text message. Mr W thought the service he'd received when he called both that day and the next was dreadful. He said staff were unhelpful and the both the time involved and the process to complain was unreasonable, particularly when compared to lodging a complaint on social media.

Lloyds didn't uphold the complaint in full, they didn't think they'd done anything wrong in blocking the transaction, in the amount of time spent getting through or the service given by the advisor. But they appreciated Mr W believed he'd always get a call or text when a transaction was referred for a security check and that they'd sent him the wrong text message following the call. Lloyds said they were sorry for any upset or inconvenience and offered to pay M W £100 to apologise for the upset. Mr W declined this and complained to us. He asked for £606.40 for the losses he incurred following the block on the transaction on 12 August 2017, along with further compensation for the upset and inconvenience whilst he was on a family holiday.

Our investigator didn't find the bank had done anything wrong when they'd placed the security block on the account. Nor did she think the time spent holding or on the calls to resolve the matter unreasonable. And she didn't find the advisor was unhelpful. Overall she thought what the bank had offered was a fair response to the complaint and the mistake it had made with the wrong text message.

Mr W didn't agree. He made a number of points in reply. He wanted to know why it was acceptable for a bank to block a card without warning him, placing the onus on the customer to call and having a slow and unhelpful process to remove them both.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Mr W has raised several points in his submissions to this service. I've understood and looked into all of those but I've only commented on what I think's vital in my conclusions.

I appreciate it can be annoying when a service offered by a bank doesn't work as intended. But in this case I don't think that's because of anything Lloyds have done wrong. And in respect of the mistake they have made - sending an incorrect text message - I think their offer of compensation is a reasonable response. So I'm not upholding this complaint.

I'm afraid there's not a great deal I can add to what the investigator's already told Mr W. I think she's covered most points quite clearly. It's up to a bank to decide on its security policy and procedures and not something with which this service would normally interfere. Concerns about a banks practices or processes would be a matter for the regulator of the banks – the Financial Conduct Authority (FCA) to address.

Although I appreciate Mr W's frustration at the situation I'm satisfied the bank did nothing wrong when they blocked the card without notice. Banks must have measures in place to prevent fraud and to identify their customers and ultimately such procedures and checks are in place to protect the customer.

I fully accept that Mr W was infuriated and I recognise the strength of his feelings, but I have to base my decision on evidence. I've listened to the initial call Mr W made and I can't say the call handlers were unhelpful to him. On the contrary, I find that they were polite, listened to Mr W and tried to be helpful in suggesting solutions to the issues he raised. I think Mr W had the opportunity to deal with the issue and remove the block during that first call, which I appreciate was lengthy, but not to the point I'd consider unreasonable. But Mr W chose not to do so. And although it's unfortunate it took until the following day to remove the block, I'm not persuaded that's as a result of anything the bank's done wrong, as it was Mr W's very clear choice to leave the block on during the initial call. So it follows that I can't reasonably say Lloyds are responsible for any losses Mr W may have incurred as a result of the block on the card.

I appreciate Mr W's been inconvenienced but as I've explained I think there were things he could've done during this process to mitigate that inconvenience. Overall, I think, Lloyds's apology, along with the offer to pay £100 for the mistake made, are a reasonable response to this complaint. Lloyds have said that offer still stands so I shall leave to Mr W to decide whether to accept the offer.

### **my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 16 February 2018.

Annabel O'Sullivan  
**ombudsman**