

The complaint

Mr M and Ms S have complained that when Mr M called Lloyds Bank PLC (“Lloyds”) to make a bank transfer, they say that, after a substantial wait, the member of staff they spoke to refused to help them, told them to attend branch and cut the line.

To resolve the complaint Mr M and Ms S asked for £180 compensation.

What happened

On 12 March 2024, Mr M called Lloyds to transfer a lump sum of money into an account held with another provider. Mr M says that after a substantial wait, he spoke to a member of staff, but they refused to help him and told him to attend branch and then ended the call.

Mr M called Lloyds a short while later, and after completing security questions, he was able to make the bank transfer.

Unhappy with how the initial call went Mr M and Ms S complained to Lloyds.

Lloyds issued its final response letter on 15 March 2024 and acknowledge that the member of staff who Mr M first spoke to didn’t provide the help and advice Mr M needed. Because of this, Lloyds paid Mr M £50 for the distress and inconvenience caused.

Unhappy with Lloyds’ response, Mr M and Ms S referred their complaint to this service. One of our investigators assessed the complaint and they didn’t think that Lloyds needed to do anything else to resolve this matter.

Mr M and Ms S disagreed with the investigator, and so the matter was referred for an ombudsman’s decision.

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 reviewed everything, I agree with the findings of the investigator for broadly the same reasons.

I say this because when Mr M had first called up, the person who he spoke to explained that they were unable to carry out the transfer that Mr M was requesting, and that Mr M would need to attend branch. The member of staff was explaining that Mr M had not cleared the high level of security – which was needed due to the amount being transferred. However, Mr M didn’t let the member of staff finish speaking, this unfortunately resulted in the call being ended.

Following this, Mr M called Lloyds again a short while later and, after completing the enhanced security questions, he was able to make the transfer.

Having considered what happened, I do think that an award of £50 is fair in the circumstances. I think such an award reasonably reflects the frustration that Mr M clearly felt when he first called Lloyds – especially given that he says he’d already been on the phone a while before he spoke to the first member of staff. And as the member of staff ended the first call due to him speaking over them, he had to call Lloyds again to make the bank transfer.

However, although the first call may not have gone as Mr M had wanted, he was still able to call Lloyds a short while later and was able to successfully make the bank transfer. I note that in his response to the investigator's assessment, Mr M says that the delay in making the payment caused the payment to be delayed by a business day. However, Mr M called Lloyds bank again around 5 minutes after the first call, and I can see the payment was processed at 11.24am on the same day. So I can't reasonably say that the delay from having to call Lloyds back had a material impact on when the bank transfer was made.

So when weighing everything up, I think that awarding Mr M £50 for the distress and inconvenience caused is reasonable in the circumstances. Because of this, I don't think it would be appropriate to say that any further compensation should be paid.

My final decision

Because of the reasons given above, I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M and Ms S to accept or reject my decision before 26 July 2024.

Thomas White
Ombudsman