

The complaint

Mr G complains that despite arranging to collect cash in branch with Lloyds Bank PLC, it wasn't ordered. When Mr G attended the branch to collect the cash, he found it was closed for construction work.

What happened

Mr G's explained that at the end of November 2023 he ordered £4,000 in cash to be collected from his local Lloyds branch. But when Mr G attended the branch he found it was closed for maintenance.

Mr G contacted Lloyds and complained. But when Mr G spoke with Lloyds it advised there was no record of his request to pick up cash in branch.

Lloyds issued a final response on 27 December 2023 and explained it had no record of Mr G's request to order the cash at the end of November 2023. Lloyds apologised for the inconvenience caused and paid Mr G £40. In a follow up final response dated 3 April 2024 Lloyds explained it felt the payment of £40 was a fair way to resolve Mr G's complaint.

An investigator at this service looked at Mr G's case. They noted Lloyds had arranged for the cash to be available at an alternative branch the following day. The investigator recommended an increase in the settlement from £40 to £100 to reflect the level of distress and inconvenience caused to Mr G.

Lloyds accepted the investigator's recommendations. Mr G asked to appeal and said he wasn't persuaded Lloyds had fairly investigated his complaint. Mr G also said his initial complaint was ignored. Mr G provided some further background concerning his complaint and explained he felt a payment of £500 was a fairer way to resolve his case. Our investigator wasn't persuaded to change their view of Mr G's complaint and he asked to appeal. As Mr G asked to appeal, his complaint has been passed to me to make a 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

All parties agree concerning the timeline of Mr G's complaint. Whilst Lloyds hasn't been able to find a record of Mr G's request to order cash to the branch, it doesn't dispute what he's said. Mr G's recollections are clear and I don't doubt what he's told us about ordering cash to

branch before his intended travel date. In addition, I can understand why Mr G was annoyed to find the branch was closed when he attended on the agreed date. Clearly the service provided to Mr G was poor and mistakes were made by Lloyds.

I understand Mr G's view that Lloyds failed to fairly investigate his concerns. But when Lloyds received Mr G's complaint it raised a case and went on to issue a final response on 27 December 2023 – upholding it. It appears Mr G didn't receive Lloyds' final response so a follow up was sent on 3 April 2024. But I'm satisfied Lloyds did investigate Mr G's complaint when it was raised and issued a final response within the time limits allowed.

I agree with the investigator that £40 doesn't fairly reflect Mr G's experience. Mr G ordered the cash in branch and returned to collect it as agreed. But Mr G found no cash had been ordered and the branch was closed. I'm pleased Lloyds was able to arrange for the cash to be collected the following day. Mr G's explained he's spent around two hours pursuing his case with Lloyds in addition to the time wasted attending the branch.

I understand Mr G's asked for compensation of £500 for the distress and inconvenience caused, but I haven't found grounds to award a settlement at that level. Whilst I agree there was an unreasonable level of trouble and upset caused to Mr G by Lloyds' mistakes, I think it's fair to say the issue was resolved reasonably quickly when cash was ordered to a different branch. Our investigator recommended an award of £100. In my view, that figure reasonably reflects the level of distress and inconvenience caused to Mr G and is a fair way to resolve his complaint. So whilst I've noted all Mr G's comments, I haven't been persuaded to increase the award beyond £100 for the distress and inconvenience caused.

As I'm satisfied £100 is fair and reasonable in all the circumstances, I'm going to uphold Mr G's complaint on that basis.

My final decision

My decision is that I uphold Mr G's complaint and direct Lloyds Bank PLC to pay him a total of £100 for the distress and inconvenience caused (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 July 2024.

Marco Manente
Ombudsman