

## **complaint**

Mr C complains Lloyds Bank plc insists motorcycle helmets are removed in branches, whilst allowing burqas to be worn. He also complains about his treatment when he raised this issue and about the automatic doors at the branch.

## **background**

Mr C visited his local Lloyds branch. He was asked to remove his motorcycle helmet whilst in the branch. He didn't believe it was fair that he should have to remove his helmet, but that the same policy does not apply to women wearing burqas. When he next visited the branch, the manager took him aside. The manager told him a female customer wearing a burqa had taken offence to what he had said. The manager told him that comments of this type would not be tolerated in the branch, and said that Mr C's account could be closed if it happened again.

Mr C, unhappy with what had happened, complained to Lloyds. He told Lloyds he had raised legitimate security concerns, which had not been taken seriously. And he was unhappy to be accused of racism, as his comments were about branch security. He also raised a complaint about the safety of the branch premises, as he believed the automatic doors were dangerous to young children.

In response to Mr C's complaint Lloyds confirmed its policy not to allow motor cyclists to wear helmets in branches for safety reasons. But the same policy does not apply to Muslim women wearing burqas. Lloyds confirmed the comments about the branch's automatic doors were being reviewed.

The adjudicator did not recommend the complaint should be upheld. In her view:

- as Lloyds had confirmed that another customer was made to feel uncomfortable by Mr C's comments she couldn't conclude the manager acted unreasonably by taking him to one side to discuss the incident when he next visited the branch;
- as the manager was acting in line with Lloyds' policy concerning motorbike helmets and burqas she couldn't consider Mr C was treated unfairly when he was asked to remove his helmet but another customer wasn't asked to remove her face covering; and
- it is for Lloyds to determine whether there are any Health and Safety issues which need to be addressed concerning the location of its branch premises or the operation of its entry system.

Mr C disagrees. In summary he maintains he is being discriminated against if he isn't allowed to wear a motorbike helmet but someone else is allowed to wear a burqa. He thinks Lloyds shouldn't allow someone into its branch if that person is wearing a burqa. He also remains dissatisfied with the treatment he received from the branch manager, and what was said to him during their meeting.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Where the evidence is incomplete, inconclusive, or contradictory (as some of it is here), I reach my decision on the balance of

probabilities - in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

Mr C feels he is being discriminated against by not being allowed to wear his helmet in the bank when burqas are allowed. I don't agree. A helmet is not the same as a burqa they have different forms and different functions.

Mr C is unhappy with the way he was treated by the manager. I consider it wasn't unreasonable for the manager to ask to speak to Mr C privately following the complaint from another customer about Mr C's comments. Mr C isn't happy with what the manager said to him during this private meeting. I have read Mr C's accounts of what happened in that meeting and find it confused and confusing. For example, he has described the manager as racist but I can't see anything in his account of what has happened which would lead me to the conclusion that the manager was behaving in a racist way. On balance, I can't agree that Mr C was treated unfairly.

I consider Lloyds offer to look at the automatic doors is a reasonable response to Mr C's concerns.

### **my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr C to accept or reject my decision before 23 January 2015.

Nicola Wood  
**ombudsman**