

The complaint

Mr C complains Lloyds Bank plc (Lloyds) provided poor customer service during a telephone conversation.

What happened

Mr C says he telephoned Lloyds in February 2023 after he had received a text message informing him his bank account was going into overdraft. Mr C says in that call he queried why his account was going overdrawn and says that all payments should be taken from his account immediately. Mr C says Lloyds' agent then unfairly accused him of raising his voice and then discontinued the call. Mr C says he was unhappy with the way he was treated and raised a complaint with Lloyds who initially offered him a modest amount of compensation which he refused.

Mr C says he suffers from various health issues, and this is known by Lloyds and wants an apology and suitable recompense from them, for the trouble and upset this matter has caused.

Lloyds says it acted correctly when it sent the text to Mr C when his bank account was going into overdraft, and it had explained to him why this had happened due to a direct debit payment being collected that day. Lloyds says it listened to the telephone call recording and felt its agent was polite and professional and only ended the call as it was the only option left, having previously told Mr C this would happen if he continued to be aggressive and rude. Lloyds says the initial offer of compensation has since been withdrawn.

Mr C wasn't happy with Lloyds' response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator felt Lloyds acted reasonably when it sent the text message to Mr C regarding the overdrawn position on his bank account and had subsequently correctly explained to him why the direct debit had been presented that day.

The investigator says she listened to the phone call recording but didn't feel the Lloyds agent acted unfairly when the call was ended, as she had made it apparent if Mr C continued to speak in the same manner she would end the call. The investigator didn't feel Lloyds needed to do anything further here.

Mr C didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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 done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would be frustrating for Mr C to telephone Lloyds regarding a transaction on his bank account, to then have the call terminated when he didn't feel he had done anything wrong. When looking at this complaint, I will consider if Lloyds acted unreasonably when its agent ended the phone call when she did.

While Mr C has raised the issue concerning why his bank account was going into an overdraft, I'm satisfied this point has been explained fully by Lloyds and was accepted by Mr C in his follow up call on 13 February 2023. Mr C's complaint here centres around the fact when he initially telephoned Lloyds on 13 February 2023 the agent he spoke to unfairly accused him of raising his voice and abruptly ended the phone call. Mr C maintains it was that member of staff who was rude and not him.

I have listened to that call recording and it's fair to say that Mr C in all probability, already felt frustrated about the fact his bank account was going into overdraft when he believed it shouldn't. While I understand Mr C didn't feel his tone was aggressive, it had been taken that way by the Lloyds' agent at the time and she told him so, and when Mr C continued in the same manner the agent ended the call. So, while Mr C may not have felt his tone and manner was aggressive and he has previously explained he suffers with various health issues and is on strong medication which must be difficult for him, even taking this into account and having listened to the call myself, I can understand why perhaps the agent reacted in the way she did.

It's worth saying here while perhaps the agent could have reminded Mr C again before ending the call, most banks will tell its employees if they feel threatened in any way, they do not have to continue those calls. So here, while it may not have been Mr C's intention to come across in this manner, that's how it was interpreted by the Lloyds agent and it's not for me to tell Lloyds what standards its employees must accept – after all that's a business decision for it to make.

While Mr C will be disappointed with my decision, I won't be asking anymore of Lloyds here.

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 C to accept or reject my decision before 8 November 2023.

Barry White
Ombudsman