

The complaint

Mr S complains that Lloyds Bank PLC had errors with their banking application (app) which had an impact on him.

What happened

Mr S says that he experienced a problem with Lloyds' banking app which he endured for 4-5 weeks. He says the problem was that the app either didn't open on his phone or tablet, or it would open briefly, then close before he could do what he wanted to do. He says he managed on a few occasions during this period to perform some activities, and he had been using the same method of banking for years without any problems until the app errors. Mr S says that he has made eight phone calls over a four week period about the issue and he estimated he had spent 6-8 hours on the phone to Lloyds. Mr S made a complaint to Lloyds.

Lloyds partially upheld Mr S' complaint. They said they had found no issues from their end as from the event logs they could see concurrent sessions open. They said this will lead to Mr S having difficulties logging on as it does not function properly and he will face errors as seen on the event logs, which is not a fault on their systems. Lloyds said Mr S spent a lot of time making calls to them about the app and they had not provided him with an explanation of why he was continuing to have issues logging on to the app, so they paid him £50 compensation for the service he received. Mr S brought his complaint to our service.

Our investigator thought the £50 compensation was fair. She said Mr S was unable to get past the authentication page, and if he does, it shuts down or goes blank. When Mr S phoned Lloyds for help, Lloyds confirmed there was no record of any system problems that could explain Mr S' app issues. She said there's no evidence to suggest the app issues are a result of a Lloyds error, so she couldn't hold them responsible. Mr S asked for an ombudsman to review his complaint. He wanted £300 to resolve his complaint.

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.

Firstly, I'm aware that I've only summarised Mr S' complaint points. And I'm not going to respond to every single point made by him. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there's something I haven't mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point to be able to reach what I think is a fair outcome.

I've noted the strength of feeling that Mr S has about not been able to complete what he wanted to do before the app closed down, and I can sympathise with how incredibly frustrating this must have been for him over multiple weeks as he's told us how much he relies on the app. I'm aware that he feels he has been treated respectfully and listened to regarding his concerns about the malfunctioning app over a period of eight weeks, but the issue has caused him considerable inconvenience, frustration and anxiety because of the issue.

Lloyds have confirmed to me that at the time of Mr S' complaint, they checked with their specialist Information Technology (IT) teams, who confirmed there were no wider IT issues affecting customers, and they said there were very few if any similar complaints to Mr S'. So I can't conclude that there were widespread issues during the timeframe that Mr S was unable to log into his app during the timeframe he's mentioned.

I've considered what Mr S has said about Lloyds blaming him for what's happened due to concurrent sessions being open. Lloyds were unable to find any errors on their side. But I'm persuaded that Lloyds have only mentioned this as is a known issue which can affect the log in for the app. I'm also aware that if the app closes on Mr S then he may not have time to log out of the app, so this would be out of his control. But ultimately, I'm persuaded they've mentioned this as a possible solution to assist Mr S as opposed to blaming him for what has happened.

I say this as they have also mentioned other things that Mr S could do, such as to clear his cache and cookies from the app. They also suggested he updates his password or memorable information, and they gave him the phone number in order to do this. But as Lloyds couldn't identify an issue on their end, the concurrent sessions factor led them to believe this is what could have been the issue.

I've listened to a number of calls that Mr S had with Lloyds. The call handler on 6 February 2023 asks Mr S to delete and reinstall the app, but this doesn't work. She confirms they have had no reports of the app not working so she says it must be Mr S' device. Mr S then tries to log on with a different device (his tablet) and he was able to log in using this, so the call handler tells him the issue must be with his other device.

I've listened to an hour long call when Mr S returns from holiday and he still has issues logging in. The call handler suggests things for Mr S to do. Around the 33 minute mark of the call Mr S says that he can see his accounts now. But after Mr S is placed on hold while the call handler sees if he can pay a cheque in, Mr S tells the call handler on his return that the app has shut down when he tries to log in. The call handler logs a fault for Mr S, and he advises Mr S to ring back in a couple of days. And a complaint is later raised for him.

Lloyds paid Mr S £50 for what happened. I know that Mr S told the complaint handler that he wanted £300 to resolve his complaint. But it would not be proportionate for me to award Mr S £300. This is because I can't evidence an error on Lloyds' end. While I can't specifically say why Mr S experienced the problems he did, I do note that he was able to log into the app on his tablet on 6 February 2023, when he was unable to log into his phone app earlier in the call. So if there was an issue with the app, I would expect both app's to fail. If there was an issue with his log in details, or his facial recognition, then I would not expect his tablet would allow him to log in on this date, when the mobile phone app would close down after trying to authenticate him.

I'm persuaded that the £50 compensation that Lloyds paid Mr S is proportionate for what happened. While generally the staff on the calls were trying to help Mr S, I did identify some poor service. Mr S was told he was being transferred to the relevant team, but after being on hold he was told that department had closed for the day, so Mr S was inconvenienced by this.

I've also listened to a call where he tells the call handler the line went dead on one of the calls and nobody gave him a call back. Mr S was also given an incident number, but when he gave this to one of the call handlers, she was unable to locate the incident ticket. On another call he was placed on a fairly lengthy hold for him to pay a cheque in over the phone, but when the call handler returned, he told Mr S they couldn't do this. And Lloyds

acknowledge they could have raised the complaint/incident to their IT team quicker. So while I'm persuaded Lloyds let Mr S down on occasion and it would be frustrating to be on the phone as long as he was, as often as he was, £50 is in line with our awards for what happened here. So it follows I don't require Lloyds to do anything further.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 January 2024.

Gregory Sloanes
Ombudsman