

The complaint

Mr C complains Lloyds Bank plc (Lloyds) failed to send him his closing bank account statements and when he complained about this, he was threatened by a member of staff.

What happened

Mr C says he contacted Lloyds in April 2023, as he hadn't received his closing bank account statements. Mr C says he was assured these would be sent out in 7-10 days, but they didn't arrive. Mr C says he went to the branch again and was told to ring telephone banking as it would be quicker – but that team told him it couldn't order the closing statements and he needed to go back to the branch. Mr C says he wasn't happy with this and asked to speak to a manager. Mr C says when he spoke to the manager he was rude and threatening and wouldn't escalate the complaint. Mr C says he then called back and spoke to an advisor who said she'd call back at a certain time but didn't do so and couldn't explain why he hadn't been called.

Mr C says he spoke to the complaints team who couldn't locate his details. Mr C says he was concerned about the threatening behaviour and reported it to the police and decided to stay with a relative, costing him time and money for taxi journeys. Mr C says while he has now finally received his closing bank statements, he doesn't feel the offer of compensation from Lloyds of £30 goes far enough for the trouble and upset he experienced.

Lloyds says closing statements were sent on more than one occasion to Mr C and he may want to speak to the postal provider concerning this. Lloyds says it has listened to the call recording Mr C refers to and while it accepts the complaint could have been handled better at the time, it doesn't agree a threat was made to him. Lloyds says the team manager did try to call Mr C back as soon as possible, albeit that was 30 minutes later than she'd agreed to.

Lloyds accepted Mr C was on the telephone longer than expected because his complaint details hadn't been recorded correctly and sent a cheque for £30 for the poor service it provided.

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

The adjudicator looked at all the available information and upheld the complaint. The adjudicator didn't feel Lloyds acted fairly when it dealt with Mr C's complaint and felt Lloyds had given conflicting information about how the closing statements could be ordered. The adjudicator also felt while there was no evidence the manager dealing with the complaint had threatened Mr C, he could have escalated this matter sooner than he did. The adjudicator says while the call back was 30 minutes later than expected, it was made within a reasonable time. The adjudicator felt although Lloyds were unable to locate his complaint initially, this was corrected immediately.

The adjudicator felt that while Mr C had made numerous telephone calls chasing the outcome of his complaint, and this took some time, this was because Lloyds were looking into his complaint and had responded within an acceptable timescale.

The adjudicator recommended Lloyds increased its offer of compensation to a total of £75.

Mr C didn't agree with the adjudicator'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 will also be partly upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Mr C not to have received the closing bank statements he asked for on more than one occasion. When looking at this complaint I will consider if Lloyds were at fault for the closing bank statements not being received and if it could have dealt with this issue more professionally.

Mr C's complaint centres around the fact Lloyds didn't send him his closing bank statements and after various branch visits and lengthy phone calls, at the time he complained one of its managers was rude and threatening to him.

The circumstances of this complaint are well known to both parties, so I don't intend to repeat what's already been said other than to say Mr C doesn't feel Lloyds have adequately compensated him for the stress and upset he has gone through over this matter.

Mr C particularly pointed out that when he spoke to a manager over the telephone, that manager was rude and threatened him, to the point he felt vulnerable and says he reported the matter to the police and felt he needed to stay with a family member given the manager held his address details.

I have listened to the call recording Mr C refers to and it's fair to say towards the end of the conversation, when Mr C was informed his only option was to revisit the branch, Mr C understandably became frustrated at the lack of progress being made. At this point during the conversation with Lloyds' manager both parties began speaking over one another and this is when the manager says that the conversation was going around in circles and the conversation isn't going to go well. While Mr C says he has taken that comment as a threat, from what I heard the Lloyds manager was simply explaining there wasn't anything more he could do for Mr C.

I do feel here however, that the manager during that phone call could have perhaps offered to liaise with the branch to organise the closing statements and taken a more sympathetic view regarding Mr C's wish to lodge a complaint, rather than leaving it with Mr C to revisit the branch again to sort matters out.

While like the adjudicator, I feel that Lloyds could have perhaps handled the situation better when Mr C raised this matter, and perhaps provided less than clear information concerning his closing bank statements, I can't say there's any evidence to suggest Lloyds staff threatened him which resulted in the actions Mr C felt he had to make and the costs that may have incurred.

So, like the adjudicator I'm satisfied £75 is a fairer level of redress here, given Mr C was told misleading information on this matter, and taking into account Lloyds couldn't be held responsible for the fact the closing statements it originally sent never arrived.

While Mr C will be disappointed with my decision, I am satisfied this is a fair outcome here.

Putting things right

I instruct Lloyds Bank plc to pay Mr C a total of £75 for the trouble and upset caused.

My final decision

My final decision is that I uphold this complaint.

I instruct Lloyds Bank plc to pay Mr C a total of £75 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 7 November 2023.

Barry White
Ombudsman