

## **The complaint**

Ms C complains Lloyds Bank plc (Lloyds) failed to provide her with a replacement debit card in a timely manner.

## **What happened**

Ms C says following her mobile phone being stolen in mid-December 2022, as it contained her debit card details, she telephoned Lloyds to cancel the debit card and order a replacement.

Ms C says even though she was told it would arrive in five working days, by the 28 December 2022 it still hadn't been received so she telephoned Lloyds again. Ms C says she explained to Lloyds she needed the card urgently as she was travelling overseas on 3 January 2023, but Lloyds told her there was nothing it could do to expediate the delivery of the card.

Ms C says another card provider was able to deliver a replacement card within a few days, but Lloyds simply told her the delay was due to strike action by the postal service and the only option was for her to use other accounts she held.

Ms C says she didn't receive the replacement card until 10 January 2022 and had to borrow cash from family members which she didn't want to have to do.

Ms C says Lloyds need to look at its process for issuing replacement cards as she has experienced similar issues before and it learned nothing from that, and additionally feels Lloyds should pay her compensation for the inconvenience this has caused her.

Lloyds says the replacement debit card was issued as soon as it was informed of the mobile phone theft but the delay in its receipt was due to the postal strike and the Christmas holiday period, which was out of its control. Lloyds says it had no other way of issuing the debit card other than using the postal service.

Lloyds say it did offer Ms C alternative options which she declined and informed her she was able to use the new debit card online within 48 hours.

Ms 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 appropriately and issued a replacement debit card as soon as it became aware. The investigator says it wasn't possible for Lloyds to send the replacement card by courier and offered Ms C alternative options to access her bank account. The investigator felt it was clear the delay in the debit card's delivery was due to the bank holidays and postal strikes at that time.

Ms 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 have been frustrating for Ms C to have ordered a replacement debit card and that card not to arrive in time for her overseas trip.

When looking at this complaint I will consider if Lloyds took reasonable steps to provide a replacement debit card for Ms C, after she had informed them her mobile phone had been stolen.

The first thing to say here is it's not the role of this service to scrutinise Lloyds' complaints process or to tell Lloyds how it should deal with complaints more widely. I know Ms C is unhappy with the way Lloyds dealt with her complaint – but my role is to look at what's fair and reasonable in the individual circumstances of a complaint. So here, I will be looking at Ms C's complaint about the time it took Lloyd's to deliver her replacement debit card.

Both parties are aware of the circumstances of this complaint so I won't repeat everything that been said before other than to say that Ms C feels Lloyds could have offered an alternative way to deliver her replacement debit card, rather than using the standard postal service given the urgency of the circumstances.

While I understand the points Ms C makes here I'm not fully persuaded by her argument as here Lloyds have explained its process for delivering replacement debit cards for all its customers is to use the standard postal service. So, while Ms C may not agree it's not for this service to tell banks like Lloyds what process and procedures it must adopt in those situations – that's a business decision for it to make.

Unfortunately, Ms C's mobile phone with her debit card details was stolen at a busy Christmas holiday period and during strike action being taken by the postal service provider- so I can't hold Lloyds responsible for that or insist on those occasions it must provide an alternative method of delivery in those circumstances.

I can see Lloyds ordered the replacement debit card as soon as it became aware of the issue, offered alternative solutions including transferring funds to another account and it made Ms C aware of the fact she could use her card online. While Ms C didn't feel these options worked for her which is understandable, I am satisfied on balance Lloyds acted reasonably in the circumstances for the reasons I have already said.

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

## **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 Ms C to accept or reject my decision before 13 December 2023.

Barry White  
**Ombudsman**