

The complaint

Miss B complains Lloyds Bank PLC (“Lloyds”) didn’t respond appropriately when she was subject to an incident in branch.

What happened

When in branch using an ATM a third party attempted to take Miss B’s card. She was shocked and distressed at the time and later complained to the bank. She was unhappy with the staff’s response on the day and the security measures in branch. She thought there should be stronger security measures.

In the final response (“FRL”) to Miss B’s Lloyds didn’t uphold that part of her complaint but did accept it could’ve responded sooner to her complaint and for these failings it offered her £50 compensation. Lloyds also acknowledge the impact the event had on Miss B and offered to signpost her to organisations and with help managing her account going forward if she needed that.

Our investigator didn’t uphold the complaint. She was satisfied that Lloyds had acted fairly and reasonably and wasn’t going to ask them to take any further action.

Miss B asked for an ombudsman to review the matter. She found the investigators response hurtful and thought it was a cover up. Miss B said the bank had lied and had never offered her any help at the time. She also reiterated the impact the incident had on her.

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.

I know Miss B feels strongly about this and I appreciate why. But having reviewed all the evidence I’m not going to uphold this complaint. I’ll explain my reasons.

The experience Miss B describes would undoubtedly have been an unpleasant one. And I’m sorry to learn of the impact it’s had on her. But Lloyds isn’t responsible for the unlawful actions of a third party so it wouldn’t be fair or reasonable for me to find them accountable here.

It’s a matter for a bank to decide on what’s an appropriate level of security for customers using the branch. Lloyds have explained incidents such as this one are rare. So, they wouldn’t agree a security guard granting entry at the door or the entry bell as Miss B suggested was necessary. I don’t think that’s unreasonable.

I’ve gone on to look at Lloyds response to the incident. There’s no CCTV footage of the incident so I can’t know what happened and what the staff response looked like. But, even if I accept it was deficient in the way Miss B describes, Lloyds *have* apologised - that’s clear from the FRL - and offered to signpost her to organisations that might help which is also set out in both the FRL and repeated in correspondence with this service. And, in respect of the

way her complaint was handled, I think the offer of £50 compensation for the failings Lloyds accept are a reasonable response and the sort of award I'd have made had it not been offered.

Given those findings, it wouldn't be fair or reasonable for me to ask Lloyds to do anything further 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 Miss B to accept or reject my decision before 12 December 2023.

Annabel O'Sullivan
Ombudsman