

The complaint

Miss G has complained about Lloyds Bank PLC's handling of her chargeback request.

What happened

Miss G bought a train ticket using her Lloyds debit card. But she caught Covid, so couldn't use the ticket. The transport provider refused to refund her, so she contacted Lloyds, and provided supporting documentation.

Unfortunately, there appear to have been technical difficulties, so Miss G contacted a manager. She's explained that the manager offered her a refund, and she also asked that the complaint be kept open, so the technical issues could be addressed.

However, another manager then took over, and asked Miss G to resubmit the evidence. But, as she'd already done so, she asked the new manager to review the previous phone calls. She was told there was no need, which she feels was dismissive.

One of our investigators looked into what had happened, but didn't recommend that the complaint should be upheld.

As regards the chargeback itself, he was satisfied that it wouldn't have had a reasonable prospect of success. This was because, according to the transport provider's terms and conditions, and the evidence Miss G provided, she submitted her refund request to it outside the stipulated timeframe.

Our investigator then looked at whether Miss G had been promised a refund by the first manager. He didn't agree that she had, and thought there had been a misunderstanding. Unfortunately, the calls themselves weren't available, but he looked at the call notes, which didn't have mention of this. He thought it more likely that the manager was explaining the temporary refund process, and the misunderstanding had taken place during the explanation.

Finally, he looked at the technical issues. However, he was satisfied, on balance, there hadn't been any issues with Lloyds' systems. It confirmed to him a number of times that it's systems had been operating as normal.

As Miss G disagreed, her complaint's been passed to me.

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'm not upholding it, and for the same reasons given by the investigator. From the evidence submitted, I can see that Miss G made her refund request out of time. Accordingly, had a chargeback been processed, it would almost certainly have been defended. And although it's unfortunate the call recordings aren't available, the call notes have no reference to a promised refund – which I'd expect them to do, if that were the case.

It seems more likely that there may have been a misunderstanding of the temporary refund process.

Lloyds has also confirmed to our service that it wasn't experiencing any technical issues, so although I appreciate Miss G's frustration, I'm not holding it responsible for this.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 15 February 2024.

Elspeth Wood
Ombudsman