

The complaint

Miss H complains that she spent a lot of time on the phone to Lloyds Bank PLC (“Lloyds”) when she contacted them to make a chargeback.

What happened

On 3 February 2023, Miss H telephoned Lloyds to make a chargeback claim for a transaction made in the previous month. However, Miss H was passed to various departments at Lloyds before she was able to do this.

Miss H complained to Lloyds as she was unhappy with what had happened. She said she’d had to spend around 30 minutes on the phone before someone at Lloyds was able to properly help her.

Lloyds upheld the complaint. They said it shouldn’t have taken Miss H so long to resolve this issue and apologised for this. Lloyds subsequently offered to pay Miss H £10 for the inconvenience she’d been caused.

Miss H remained unhappy and referred her complaint to us. Our investigator felt that Lloyds’ offer and apology was fair and noted this hadn’t impacted her chargeback claim which was successful.

The complaint has been passed to me for a 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.

It’s not entirely clear whether Miss H disagrees with our investigator and why. I say this as I’ve listened to the phone call he had with Miss H where he explained his view on the complaint. It didn’t appear that Miss H remained unhappy following this and the conversation turned to her other complaint which is being dealt with separately here.

However, in case I’m wrong about that, and to resolve matters, I’ve reviewed the circumstances which led to Miss H complaining to Lloyds.

I’ve looked at Lloyds’ account history notes which set out what happened when Miss H called them about making a chargeback. The notes show that Miss H spent around 30 minutes on the phone and was transferred to different departments on several occasions. I can understand how frustrating this was for her.

I think though that Lloyds’ apologising for what happened and offering to pay Miss H the sum they offered is fair overall. I think that fairly deals with the inconvenience she was caused, and I understand that Lloyds has paid Miss H the £10 they offered her.

I understand that Miss H isn’t happy her complaint has been looked at separately to her other complaint about a different chargeback claim. I see no reason though why it was

inappropriate to look at those issues separately.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 29 December 2023.

Daniel Picken
Ombudsman