

## **The complaint**

Mr C complains about the service provided by Lloyds Bank PLC after he was a victim of fraud.

## **What happened**

In December 2022 Mr C attempted to use a cash machine using his Lloyds bank card. But after putting the card into the cash machine Mr C was given a message that said it was out of order. Mr C's card wasn't returned.

Mr C has explained that someone who was lurking in the area appears to have been able to intercept his debit card. A cash withdrawal for £480 and a payment of £9,996.99 were made using the debit card.

Mr C was able to speak with Lloyds and quickly reported the issues with his debit card. Lloyds investigated and refunded the payments that had been taken two days later. But Mr C didn't receive a response from Lloyds as promised and went on to visit his local branch.

Mr C raised a complaint with Lloyds and it sent him a final response in early January 2023. Lloyds agreed that the service provided when Mr C called to report the issue and during its investigation should've been better and apologised, paying him a total of £287 for the distress and inconvenience caused.

An investigator at this service looked at Mr C's complaint. They thought the settlement Lloyds paid was a fair way to resolve Mr C's case and didn't ask it to take further action. Mr C asked to appeal, so his complaint has been passed to me to make 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

It's clear Mr C took quick action to report his concerns to Lloyds when he was a victim of scammers. Whilst Mr C was still in the vicinity of the cash machine he called to report the issues he was experiencing. That meant Lloyds could quickly look into the issues raised and take action to resolve them.

Lloyds started a fraud investigation and went on to refund the payments taken from Mr C's account within 48 hours. I've looked at Mr C's account statements and can't see any

evidence of a financial loss caused by the way Lloyds handled the investigation. Whilst I can see how concerned Mr C was, I'm pleased the underlying issue was resolved without undue delay from Lloyds and without a loss.

I need to decide how to fairly resolve Mr C's complaint. Mr C's told us he feels a payment of around £500 in recognition of the trouble and upset caused would be fair in the circumstances. Whilst I don't seek to take away from Mr C's experiences, I think it's fair to say Lloyds did resolve the problem reasonably quickly. And that limited the overall impact here. Lloyds has agreed the service provided at times was poor with calls being transferred between departments or dropped and that a lack of empathy showed by agents at times. I agree Mr C should've been able to expect better service when calling about an issue of this nature and that it's fair for Lloyds to offer compensation as a result.

Lloyds paid Mr C £250 to take into account the service provided, £10 for parking costs and £27 for call costs. I know Mr C feels a higher payment would be fairer. But I've considered everything he's told us about the impact of the issues raised along with how Lloyds dealt with his case. Having done so I'm satisfied the settlement Lloyds has already paid is a fair and reasonable way to resolve Mr C's complaint. To put it another way, the settlement is very much in line with what I would've told Lloyds to pay had no offer been made.

I'm sorry to disappoint Mr C, but as I'm satisfied Lloyds has already paid a settlement that is fair and reasonable in all the circumstances, I'm not increasing the award or telling it to do anything else.

### **My final decision**

My decision is that Lloyds Bank PLC has already paid a settlement that is fair and reasonable in all the circumstances.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 8 August 2023.

Marco Manente  
**Ombudsman**