

Common complaints – FAQs

We have compiled a list of frequently asked questions which offer answers and solutions to our most frequently received complaints.

Payments and transactions

Why has my card transaction been declined?

There are a number of reasons why your transaction may have been declined, these could be:

Insufficient funds

Check your balance and make sure you have enough available funds to complete the transaction.

You've exceeded your cash machines daily withdrawal limit

If you hold a Lloyds Bank current account, the amount you can withdraw at a Cashpoint or other cash machines is £500 per day. This daily cash withdrawal limit also applies overseas.

Your card isn't activated

If you're using a credit card, check that the card has been activated. Follow the instructions on the sticker on the front of the card. Or [find out how to activate your card here](#).

Your card has expired

Check the expiry date on your card, we will issue you a new card prior to your existing card expiring.

If you're using your card to pay for something online or over the phone, your transaction may have been declined because of the following:

Incorrect CVV number

Check that you have entered this correctly. This is the last 3 digits of the security code on the signature strip on the back of the card. If you're using your card to pay for something online or over the phone, you should be asked for your CVV number.

Your name and address don't match our records

Always check your name and address details match what we hold for you. Your billing address should be the same as the address we hold for you. You can often choose to add a different delivery address if required. [Find out how to manage your details online](#).

If you're still having difficulty then please get in touch:

Debit cards

Ask us

Call us on [0345 300 0000](tel:0345 300 0000).

If you're calling from abroad or prefer not to use the 0345 number, you can call us on [+44 \(0\) 1733 347 007](tel:+44(0)1733 347 007).

Lines are open 24/7

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

Credit cards

Call us on [0345 606 2172](tel:0345 606 2172)

If you're calling from abroad or prefer not to use the 0345 number, you can call us on [+44 \(0\) 1702 278 272](tel:+44(0)1702 278 272). Lines are open 8am – 8pm, seven days a week.

Not all Telephone Banking services are available 24 hours a day, seven days a week.

Calls to 03 numbers are charged at no more than local rate.

Why has my online payment not been sent?

There are a number of possible reasons why your payment has not been sent. These could be:

You've exceeded payment limit

There is a maximum daily limit applied to all electronic payments. [Find out more about payment limits](#).

Payment made in error

If you've sent a payment in error we'll try and retrieve the funds. You should contact the beneficiary and attempt to retrieve the funds before calling us as this is a quicker route.

Beneficiary hasn't received the funds

Please check that the reference you entered is correct, e.g. for a credit card this will be the 16 Digit account number. You can check this in [Internet Banking](#), or in the [Mobile Banking app](#).

If you're still having difficulty then please call us on [0345 300 0000](tel:0345 300 0000) so that we can look in to this for you. If you're calling from abroad or would prefer not to use the 0345 number, you can call us on [+44 \(0\) 1733 347 007](tel:+44(0)1733 347 007).

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My balance is not what I expected, why are some transactions missing?

When you use your card and the retailer tells us about the transaction, we'll deduct this from your available balance immediately. When you make a small or a contactless transaction, the retailer doesn't always let us know before you see the money come out of your account. This means we cannot always deduct the transaction from your available funds until we receive it a few days later.

It's a good idea to keep a track of your transactions to make sure you have enough money in your account to cover them and avoid going overdrawn or over your credit limit. You can keep track of your spending through our [Mobile Banking app](#), or with [Internet Banking](#).

I'm unable to make a payment from my savings account

Some savings accounts will not permit Faster Payments, others will restrict withdrawals or impose [charges](#) (PDF, 459kb). This is because our savings accounts are designed to put money aside and grow balances over time and not for 'day to day' payment facilities. You may find a [current account](#) better suits your needs if you need to pay bills, make purchases, or send money by Faster Payments.

If you are still looking to make a payment from your savings account and hold a current account with us, you can transfer funds from your savings account into your bank account and use it to make a payment. You can do this through our [Mobile Banking app](#), or with [Internet Banking](#).

If you don't hold a current account with us, then please visit one of our branches. We can provide you with cash, write you a cheque or arrange to send a CHAPs payment, but please note charges may apply.

If you want to apply for a current account [take a look at our range of current accounts](#).

For more help or information, please call us on [0345 300 0000](#). If you're calling from abroad, call us on [+44 173 334 7007](#).

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Ask us

Overdrafts

How can I change my overdraft limit?

If you already have an arranged overdraft then we'll review the limit at least every 12 months. If you need to increase or remove your limit, you can apply to do this through our [Mobile Banking app](#) or [Internet Banking](#). If

you'd prefer to speak to someone, or want to decrease your limit, then you can call us on [0345 300 0000](tel:03453000000). If you're calling from abroad, you can call us on [+44 \(0\)1733 347 007](tel:+44(0)1733347007).

Lines are open 24/7

Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to an advisor for more information.

Why is my arranged overdraft being reduced?

We want to make sure your current account meets your needs, so we review arranged overdraft limits at least once every 12 months. If we've noticed you are not using all of your arranged overdraft, then we may reduce it.

If you need to increase your limit you can apply to do this through our [Mobile Banking app](#) or [Internet Banking](#).

If you want to discuss your overdraft with someone then please call us on [0345 300 0000](tel:03453000000). If you're calling from abroad or would prefer not to use the 0345 number, you can call us on [+44 \(0\)1733 347 007](tel:+44(0)1733347007).

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Ask us

Cards and PIN

I haven't received my card/PIN

If you report your card as lost or stolen, or request a replacement card or a replacement PIN, you should receive your card or PIN within 5 working days.

If your card is due to expire, we will issue you a new one before your old card expires. There is no need to activate the card. You should use it straight away and discard your old card securely.

If you haven't received your card, then please contact us:

Debit cards

[0345 300 0000](tel:03453000000)

If you're calling from abroad, you can call us on [+44 \(0\)1733 347 007](tel:+44(0)1733347007)

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Credit cards

[0345 606 2172](tel:03456062172)

If you're calling from abroad, you can call us on [+44 \(0\)1702 278 272](tel:+44(0)1702278272).

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You can [view your card details](#) and [view your PIN](#) in our Mobile Banking app.

Everyday Offers

I haven't received the cashback I was expecting

If you're registered for Everyday Offers you will receive a Cashback directly in to your account on or before the last working day* of the following month whenever you select and use an offer on your credit or debit card.

*Working days are Monday to Friday, apart from bank holidays.

If you've activated an offer but haven't received the money, firstly check the terms and conditions by logging on to Internet Banking and selecting the offer in the Everyday Offers section. You can view expired offers by selecting the 'My offers' in the 'Everyday offers' section.

If you have activated the offer and spent money at the retailer as per the Terms and conditions but are still having problems, please contact us on [0345 606 6406](tel:03456066406). If you're calling from outside the UK or prefer not to use our 0345 number, call [+ 44 173 346 2253](tel:+441733462253). If you have a hearing impairment, please use textphone.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the [Relay UK help pages](#).

[Sign Video services](#) are also available if you're Deaf and use British Sign Language.

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Ask us

Internet Banking

I am having difficulty logging on to Internet Banking

When you registered for Internet Banking you'll have been given or chosen a username, this is required to log on.

You'll also have chosen your own password and memorable information. Both contain a mixture of letters and numbers and are required for you to log on.

[Let us know if you need a reminder of your login details.](#)

If you're unsure if you have registered or if you need help resetting your details, please call us on [0345 300 0000](#) and we'll be happy to help you. If you're calling from abroad or would prefer not to use the 0345 number, you can call us on [+44 \(0\)1733 347 007](#).

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Ask us

Important legal information

Lloyds Bank plc. Registered office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Lloyds Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

We may monitor or record telephone calls to check out your instructions correctly and to help us improve the quality of our service. Calls from abroad are charged according to the telephone service provider's published tariff. Not all Telephone Banking services are available 24 hours a day, 7 days a week. Please speak to an adviser for more information.