

The complaint

Mrs D complains that Lloyds Bank PLC provided poor service in that it sent an email late in the evening, wrote to her from the wrong bank and in her maiden name.

What happened

Mrs D had two accounts with Lloyds, one in her maiden name and another in her married name. She said she received emails from Lloyds stating it was closing her account. She then received a letter a bank that is part of the Lloyds group in her maiden name when she doesn't have such an account with this bank.

Mrs D thinks that Lloyds has acted towards her in error and complained saying she would like to be financially compensated. Lloyds said it had opened her complaint under its other bank by mistake.

Lloyds apologised to Mrs D for an automated email sent late in the evening and said she still held an account with it in her maiden name and advised how this can be changed. Lloyds paid Mrs D £60 compensation for its poor service.

Mrs D wasn't satisfied with Lloyds' response and referred her complaint to our service. Our investigator didn't recommend it be upheld. She said Lloyds paid £30 compensation for writing to Mrs D on another group businesses' notepaper, which was fair. She didn't think Lloyds had to pay £30 compensation for an automated email late in the evening, but it had done. And as Mrs D still has an account in her maiden name and so it's her responsibility to update her details. The investigator thought Lloyds' response overall treated Mrs D fairly.

Mrs D wasn't happy with this outcome and requested an ombudsman review her complaint.

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.

Mrs D isn't satisfied with Lloyds' response to her complaint as she wasn't compensated for its letter being sent in her maiden name, when her complaint was made in her married name. She said this was a bank error.

Lloyds has apologised for its late evening email and error and so it's my role to see if it has done enough to make things right for Mrs D.

Mrs D has a bank account with Lloyds and in April 2023, she complained about emails she'd received late at night. Lloyds apologised for the inconvenience caused and awarded £30 compensation. A letter sent shortly after this complaint was closed, was in Mrs D's maiden name and she complained again. Mrs D also received a letter from another of Lloyds' group businesses and raised another complaint. Lloyds awarded £30 compensation for the error.

I think the compensation awarded for receiving an email late in the evening and on another Lloyds group business was fair and I don't require Lloyds to do anything further. I have gone on to consider Mrs D's complaint about receiving a letter from Lloyds in her maiden name.

Lloyds has explained the reason for this was that Mrs D still has an account with the bank in her maiden name. And Lloyds has told her how this can be changed.

Having considered all aspects of Mrs D's complaint I agree with the investigator that Lloyds has properly addressed her concerns and treated her fairly.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 11 December 2023.

Andrew Fraser
Ombudsman