

The complaint

Mr B complains that Lloyds Bank PLC provided incorrect information about his account balance.

What happened

Mr B says Lloyds gave an organisation I will call "S" incorrect information about his account balance. He says S was helping him with his debt, but Lloyds told it he owed money. Mr B says that information was incorrect, and the account balance was zero. He would like an apology for the mistake as well as compensation for the waste of his time Lloyds caused.

Lloyds says it spoke to S and was told Mr B's account was not included in a debt plan. It says the account balance was zero and says it can't explain S's actions or what S says.

Mr B brought his complaint to us, and our investigator didn't uphold the complaint. The investigator didn't think there any evidence Lloyds told S there was an account balance. The investigator didn't think Lloyds had a record of any conversation between it and S.

Mr B provided an e-mail from S which stated Lloyds had been in contact about a debt and he says there would not be a record on Lloyds records, as it provided the information on an external portal.

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 have come to the overall view that I don't uphold this complaint. I appreciate Mr B will be disappointed by my decision and appreciate how strongly he feels about what took place.

I have looked through Lloyds records and I can't see any evidence that it told S that there was a balance on Mr B's account. I appreciate what Mr B says that the information was sent to an external portal, but I would have still expected to have seen some evidence of that. I understand what Mr B says here that it's difficult to see how S could have received the information about his bank account, including the account number, unless Lloyds told it.

My overall view is that Lloyds may have told S that there was an account balance as I accept that is one explanation for what took place. But the e-mail to Mr B from S clearly tells him that if he does not owe the debt and there is no balance owed then there is no need to do anything further or call it. I'm satisfied Mr B knew there was no balance owed as he told S that and has told us that. So, I can't see that there was any need for Mr B to update S or that the issue caused any real impact. I also think that any inconvenience Mr B experienced was as a result of him deciding to tell S and or Lloyds that a mistake had been made that S didn't need updating on.

It follows that I don't think compensation is justified here and that the impact on Mr B if a

mistake was made by Lloyds was minimal. I'm also satisfied that Lloyds has fairly spoken to S and it has confirmed there was no Lloyds debt included in the debt plan. I can't see that Mr B has provided a copy of the debt plan which provides evidence of a different position.

I find this now brings an end to what we in trying to resolve this dispute informally can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 23 August 2023.

David Singh
Ombudsman