

The complaint

Mr R is unhappy about the service Lloyds Bank PLC provided when he wanted to activate his dormant account.

What happened

Mr R's account was deemed dormant because it had been inactive, which Mr R accepts. However, in order to activate the account he needed to send certified documents to Lloyds. Mr R says he wanted to speak to the relevant team first.

Lloyds provided Mr R with a telephone number for the team he could speak to, but this number had been out of use for some time. Mr R is unhappy about the length of time he spent on the phone trying to speak to the right department and the lack of communication when the account was reactivated. He's also unhappy about the length of time it's taken to respond and acknowledge his complaint correspondence.

Lloyds accept it gave Mr R wrong information regarding the telephone number and in its final response letter said it would pay him £50.

Our investigator didn't uphold the complaint. She acknowledged the frustration Mr R experienced in being given the wrong telephone number but thought the offer of £50 was fair. She explained the points Mr R raised about the delays of Lloyds' complaint handling were outside of our jurisdiction.

Mr R remained unhappy, so the complaint has been passed to me to decide.

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.

Lloyds said Mr R's account became dormant and they marked it as such. Mr R accepts the reasons for the account becoming dormant, and therefore this is not something that's in dispute.

In late 2022 Mr R contacted Lloyds as he wanted to reactivate his account. Lloyds asked him to provide certified documents as part of its process for making the account active again. I accept Mr R didn't like the procedure and I understand why. But I find it fair and reasonable that Lloyds wanted to satisfy themselves that it was genuinely Mr R who was getting in touch to make this request.

I understand Mr R wanted to speak to Lloyds to see whether he could send the documents another way. Mr R wanted to confirm the correct address because he says this wasn't available online and although he got this information over the phone at one stage, he was worried he'd misheard it. Mr R explained he was concerned about the consequences of his personal information getting lost in the post particularly as he was overseas. Lloyds gave Mr R a phone number for the team which wasn't applicable and he was unable to speak to the team.

My understanding is that Mr R did send the required documents to Lloyds by post and his account was reactivated. Mr R says he didn't receive notification of this. It seems Lloyds did notify Mr R but in any event Mr R has said he became aware that his account had been reactivated.

Mr R has also said his certified documents haven't been returned to him. However, Lloyds has said it's not part of their process to return certified copies of documents. I can understand why Mr R would like his documents returned to him, but they aren't originals, so I don't think it was unreasonable of Lloyds not to return them.

Mr R is unhappy about the length of time it's taken Lloyds to respond and acknowledge his complaint correspondence, although he seemed to accept this was out of our jurisdiction. As our investigator explained, this is about complaint handling, which falls outside of our jurisdiction. As such I've not been able to comment on this aspect of Mr R's complaint.

Overall, this case has merit. Lloyds accept it gave Mr R a phone number which wasn't used by the department Mr R needed to speak to. Lloyds apologised for this error in its final response letter. Lloyds also paid Mr R £50 for the level of customer service that they provided. I think this fairly reflects the impact it had on Mr R and I'm not persuaded it would be fair and reasonable to ask Lloyds to pay any more.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 25 October 2023.

Marie Camenzuli
Ombudsman