

The complaint

Mr A complains that Lloyds Bank PLC (Lloyds) wouldn't respond to his requests to re-activate his dormant accounts.

What happened

What Mr A says:

Mr A has had accounts with Lloyds for many years, and in 2012, he left the UK for work. Since then he has lived abroad. His accounts became dormant under Lloyds' dormancy rules.

In July 2020, he sent a letter to Lloyds enclosing documents to reactivate or close his accounts but had no response. He said to Lloyds at that time that he was willing to come to the UK to sort the accounts out.

In 2022, he decided to approach Lloyds again and sent documents again to Lloyds. They were received by Lloyds in December 2022, but he heard nothing more from the bank – until he got a call in April 2023. Lloyds said they'd written to him in January 2023 and February 2023 – but he hadn't had those letters.

In April 2023, he complained to Lloyds and in May 2023, he sent the documents again to Lloyds. But again had no response.

In July 2023, he complained again to Lloyds, and at the same time sent the documents again.

Mr A complained. Mr A doesn't dispute that he needed to provide the correct, certified documents to Lloyds but he says:

- Lloyds failed to respond to or acknowledge his correspondence.
- Lloyds failed to keep him updated as to his requests.

He says Lloyds should now close his accounts and transfer the balances to his account overseas; pay interest he should've earned over the years; pay the fees he's paid to the courier company; pay compensation for distress, poor communication, wasted time and financial loss.

Lloyds said:

- In April 2023, Lloyds said the documents didn't meet their requirements and set out the guidance for providing proof of identity; proof of address; and how to get the documents certified. Lloyds said they wrote to Mr A on 12 January 2023 and 10 February 2023 to set this out.

- In August 2023, Lloyds said to Mr A that they set out the information in January 2023.

Lloyds told us that the documents were accepted on 1 September 2023 and Mr A's accounts were reactivated on 4 September 2023.

Our investigation so far:

Mr A brought his complaint to us and our investigator didn't uphold it. She said she was satisfied that Lloyds were correct in what they'd done – as Mr A hadn't provided the correct, certified documents. It was for Lloyds to decide what documents they were willing to accept and how copies should be certified.

Mr A didn't accept this and asked that an ombudsman look at his complaint. He said his complaint was about how Lloyds had responded and communicated with him – and not about whether or not they accepted the documents he sent to them. So, his complaint has come to me to look at.

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.

Mr A has confirmed that his complaint is not about the need to send the ID and address verification documents to Lloyds, the type of documents that were required or Lloyds' assessment of them. So – I haven't addressed those points. Rather, his complaint is about Lloyds' lack of responses to when he sent the documents to the bank.

I can appreciate this has been a frustrating experience for Mr A, and I asked more questions of Lloyds.

Documents sent to Lloyds in July 2020: Mr A has provided a courier receipt to show the documents were delivered to Lloyds. We asked Lloyds more about what happened then – they told us they have no record of having received the documents. And I consider that with the passage of time, there is little more I can expect Lloyds to have done or say about what happened then.

Documents sent to Lloyds in December 2022: These were received by Lloyds. The bank showed us confirmation that they reviewed the documents and that they wrote to Mr A on 12 January 2023. The letter said: “*we need you to confirm your identity before you can access your accounts...to access your accounts you'll need to provide two forms of certified ID, please see enclosed ID guide.*”

Lloyds showed us the guide that was enclosed with the letter – this described the acceptable forms of ID, proof of address and how the documents should be certified.

I can see the letter was sent to Mr A's address overseas – this was the address he quoted on his complaint form he sent to us. Lloyds have shown us the letter was sent – and that's all we can reasonably expect Lloyds to have done. I can't hold Lloyds responsible if the letter wasn't delivered to Mr A's address.

After Mr A contacted Lloyds, the bank sent two further letters – dated 10 February 2023 and 21 April 2023. The letter dated 10 February 2023 confirmed that the bank wrote to Mr A on 12 January 2023. The letter dated 21 April 2023 repeated what the first letter said and set out the acceptable documents; and how to get them certified.

Lloyds have shown us evidence that the two further letters were sent to Mr A's overseas address.

Documents sent to Lloyds in May 2023: Mr A has shown us the courier receipt to show the documents were received by Lloyds. But I can also see that Lloyds wrote to Mr A on 18 June 2023. The letter set out the same information as the letter dated 12 January 2023 – the acceptable documents and their certification; and enclosed the same guidance document.

Mr A has said the letter wasn't received. But as I said before, I can't hold Lloyds responsible for the non-delivery of the letter – the bank has shown us evidence it was sent.

Lloyds told us that acceptable documents were then received on 1 September 2023 and Mr A's accounts were reactivated.

So, in summary I am satisfied that Lloyds communicated with Mr A after December 2022 in a clear and not misleading manner. They set out what documents were needed, and the methods of certification. It's unfortunate that the letters do not appear to have been delivered – and here, Lloyds confirmed they didn't receive any returned or undelivered letters.

Mr A has quoted a prior case where a similar complaint was upheld. But - we view each case on its individual merits and in its own circumstances. And as I've said, I'm satisfied that Lloyds acted reasonably in this case.

Therefore, I am not asking Lloyds to do anything here.

My final decision

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 17 April 2024.

Martin Lord
Ombudsman