

The complaint

Mr W complains that Lloyds Bank PLC incorrectly referenced his bank account as a classic staff account.

What happened

Mr W complained to Lloyds following receipt of its final response letter for a previous complaint he'd made. In the letter, Lloyds referred to his account as a classic staff account, even though he's never been an employee of the bank.

In its response, Lloyds agreed it had made an error in its letter. The bank apologised and offered Mr W £50 compensation. Remaining unhappy, Mr W asked this service to review his complaint – he'd like £500 compensation for the inconvenience Lloyds caused him.

Our investigator decided that Lloyds had offered a fair resolution to this complaint, as he was satisfied the wording in the bank's letter was just an error. Mr W doesn't agree, 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.

Having done so, I've decided that Lloyds' compensation offer fairly resolves this complaint. I'll explain why.

Lloyds already accepts it made an error. I've seen a copy of the bank's records and this information clearly shows that Mr W's account was never a staff account – rather, it was a standard classic account.

I've also seen a copy of the final response letter Lloyds sent in March, where the bank did indeed refer to Mr W's account as a staff account. However, I think it's likely this was simply down to human error given there's no records to suggest Mr W's account was a staff account. So I think there's nothing the bank needs to do to correct things.

I can't see that Mr W suffered an unreasonable degree of distress and inconvenience because of this error. I know that Mr W experienced some delays with his complaint about this issue being addressed, but I'm not of the view that this justifies the level of compensation Mr W seeks to put things right. In my opinion, the £50 Lloyds has already offered fairly reflects the impact of the bank's error.

Therefore, I won't be asking the bank to award anything further to Mr W.

My final decision

For the reasons above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or

reject my decision before 30 August 2023.

Abdul Ali
Ombudsman