

The complaint

Mrs H complains about the frequency Bank of Scotland plc trading a Lloyds Bank is sending her account statements.

What happened

Mrs H says she has made a number of previous complaints to Lloyds about it sending her account statements. She says she has asked for annual statements and says she has problems with mail being delivered to an incorrect address. Mrs H says Lloyds has told her it would send annual statements but has not done so.

Lloyds says it has paid Mrs H compensation over the last few years and accepts it has made a mistake. It now says it has to follow regulatory requirements and send account statements every quarter due to the nature of Mrs H's account use. Lloyds says it paid £150 compensation and that Mrs H could use online banking which would avoid statements being sent.

Mrs H had brought her complaint to us and says she doesn't want to use online banking.

Our investigator thought the compensation paid by Lloyds was appropriate and that it had no choice but to follow regulatory rules by sending statements quarterly.

Mrs H doesn't accept that view.

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 Mrs H has made numerous complaints about this issue over the years and I understand her frustration that she has been promised annual statements which has not taken place. I have to consider the latest complaint and the information Lloyds has provided for the reasons it can't just provide an annual account statement.

I can see that Lloyds has finally explained why Mrs H is being sent statements quarterly and that it must comply with its regulatory duties by doing so. I think Lloyds should have explained that to Mrs H some time ago rather than telling her it had updated her statement preferences. But I'm satisfied Lloyds has fairly paid £150 compensation which I think is fair and reasonable in the circumstances. I don't think Mrs H has suffered any financial loss or that the impact of what took place justifies further compensation. I appreciate compensation isn't the main issue here.

I'm satisfied that it's up to Lloyds to decide how it complies with its regulator duties and is not something I can fairly direct it about. I don't think there is a significant difference in Mrs H being sent four rather than one statement every year. And think the address issue is not something I can fairly hold Lloyds responsible for.

I appreciate that Mrs H does not want to use online banking which could avoid any statements being sent.

Overall whilst I am sorry to disappoint Mrs H I can't fairly direct Lloyds to send Mrs H annual statements in circumstances where its systems simply do not allow it to do so. And I hope Mrs H appreciates the reason why I can't do so

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 Mrs H to accept or reject my decision before 4 May 2024.

David Singh
Ombudsman