

The complaint

Mr L on behalf of the estates of Mr L and Mrs L complains about the service Lloyds Bank PLC provided when Mr L and Mrs L sadly passed away

What happened

In December 2022, Mr L's parents, Mr L and Mrs L, sadly passed away within a few days of each other.

Mr L says that when he informed a Lloyds representative of their passing, he was incorrectly informed that direct debits and standing orders payments would continue. Also, he wasn't told he would lose his account access via internet banking and ability to make payments. In addition, he felt there was a lack of support and understanding. Furthermore, a cheque book was subsequently dispatched to his late father.

Mr L says this service and these events caused him and his family worry, upset and severe distress at a time of immense grief. So, Mr L complained to Lloyds.

Lloyds investigated and partially upheld Mr L's complaint. They said that once they safeguard an account unfortunately no one can access the account, but accepted Mr L was misinformed. Lloyds apologised and offered Mr L £200 compensation.

Mr L considers both the apology and compensation to be inadequate for the distress caused, so he complained to our service.

Our investigator didn't uphold Mr L's complaint, so it has been referred 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.

Firstly, I'd like to express my condolences to Mr L and his family for the sad loss of both Mr L and Mrs L. I can see that Mr L and his family members suffered distress and worry during the course of Mr L's dealings with Lloyds and I recognise that this must've been very upsetting during such a difficult time.

I'm sorry to disappoint Mr L here; however, as explained by our investigator there are limits to our ability to help. This is because there are rules that apply to this service. These are known as DISP rules which are available on-line and they explain who is eligible to complain to this service. So, although Mr L is entitled to represent Mr L and Mrs L's estate in bringing this complaint, we can only consider it in terms of the impact on the estate as an entity, separate to Mr L.

Also, I must point out that our service doesn't perform the role of the financial services regulator and I do not have the power to make rules for financial businesses, punish business or their employees. In addition, we can't compel a business to take disciplinary action against an employee or compel an employee of the business to apologise.

From reviewing the file, I'm satisfied that Lloyds did make some errors. Lloyds accept that there was a lack of support, and they didn't tell Mr L that direct debits and standing orders would stop and sent out a cheque book to his late father. Due to these errors and Mr L not having account access, I recognise and sympathise with the worry and distress that this must've caused.

File notes show that Lloyds investigated, understood the impact, made apologies and offered compensation. I appreciate Mr L feels the compensation is inadequate and requires an additional apology from a Lloyds representative.

However, although I recognise the mistakes and the impact on Mr L and his family, as an estate can't feel upset, worry or distress I'm unable to ask Lloyds to increase their compensation offer. And, as mentioned, I can't compel an apology from a Lloyds employee.

So, having considered all the case information and the above, whilst I appreciate Mr L will be disappointed, I'm not upholding this complaint.

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 L and the estates of Mr L and Mrs L to accept or reject my decision before 5 February 2024.

Paul Douglas
Ombudsman