

## **The complaint**

Mr K complains Lloyds Bank plc (Lloyds) failed to amend his name details on his bank statements in a timely manner.

## **What happened**

Mr K says he contacted Lloyds in late July 2023 to inform them his surname wasn't correctly detailed on his bank statement. Mr K says despite this he continued to receive statements with the incorrect name, and this was causing him issues with his new employer as they required his full name correctly identified on his bank statements. Mr K says despite several branch visits and long waiting times on phone calls to Lloyds, this matter wasn't resolved until a month later.

Mr K says Lloyds' failure to correct his name details has resulted in financial hardship as he has been unable to be paid by his new employer and has had to borrow monies from family to support him. Mr K says Lloyds offer of compensation doesn't go far enough to cover the inconvenience he has been caused.

Lloyds says when Mr K initially opened his bank account he had incorrectly stated part of his surname as a middle name. Lloyds says when Mr K raised this issue with them in late July 2023 it did amend its systems records but this took time to show on his next bank statement. Lloyds says to help Mr K it provided a letter for his employer to show his correct name details in mid- August 2023, but didn't feel it's at fault here, as the initial error was made by Mr K when he opened his account online. Lloyds says it paid Mr K £75 by way of compensation for not returning his call and feel this is fair in the circumstances and also paid him in the region of £150 regarding his issue over the change of his address. Lloyds says this overall compensation is fair in the circumstances.

Mr K wasn't happy with Lloyds' response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says Lloyds weren't responsible for Mr K providing the wrong name details on his account application. While the investigator agreed Lloyds didn't provide the best service to Mr K when it failed to return his call, it had adequately compensated Mr K for that. Additionally, the investigator felt Lloyds had supported Mr K in a timely manner when it provided a letter confirming his correct name details that could be used to forward to his employers.

The investigator says Lloyds searched its records but couldn't find any records of call recordings for the period in question. The investigator says even if he accepts Mr K's point he was kept waiting for long periods of time, the compensation overall paid by Lloyds was reasonable in the circumstances.

Mr K didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

## **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 won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been upsetting for Mr K to have his bank statements not showing his correct full surname and the issues that caused him with his employer.

The first thing to say here is it's not the role of this service to scrutinise Lloyds' complaints process or to tell Lloyds how it should deal with complaints more widely. I know Mr K is unhappy with the way Lloyds have prioritised his complaint – but my role is look at what's fair and reasonable in the individual circumstances of a complaint.

So here, when looking at this complaint I will consider if Lloyds have adequately compensated Mr K for the issues he faced concerning the way his name details were documented on his bank account statements.

Mr K has provided this service with additional commentary about his interaction with Lloyds and the service he received and while that has proved helpful, I won't be commenting on every point he has made as I don't feel it's necessary in order to come a full and impartial decision here. That's not to say I haven't considered everything he's said- I have.

Mr K's complaint centres around the fact his name was documented incorrectly on his bank statement which caused issues starting work with his new employers. Mr K has also raised the point he also had previous issues regarding the address on his bank statements, but I can see he has been compensated for that and I am satisfied this issue has been dealt with fairly by Lloyds.

As far as the main issue is concerned relating to Mr K's bank statements not showing his correct full surname and the ensuing problems that created for him, it's worth saying here this was initially due to the fact Mr K put down part of his surname as his middle name when applying for the account online, so I can't hold Lloyds responsible for that. Mr K seems to accept that, but his issue surrounds both the time it took Lloyds to correct matters, as he continued to receive statements with the wrong surname and Lloyds failing to return a call to him and kept him waiting for unreasonable lengths of time over the phone.

While I understand Mr K has told this service he has suffered financially as he wasn't able to start work because of the surname on his statement not matching his personal details with his employer and that must have been worrying for him, here I have to consider if Lloyds acted promptly enough when the matter was brought to its attention and here I am satisfied it did. I say this as I can see Mr K initially raised this issue with Lloyds on 20 July 2023 and from the information I have seen, Lloyds updated its back-office records at that time.

The issue here is Lloyds' systems can't back date previous statements issued retrospectively, only those going forward and unfortunately here a statement was sent to Mr K showing the old surname details, as it was sent before the update had taken place. I also understand a historic duplicate statement was sent to Mr K, but this of course held the old information and wasn't accepted by his employer however, this was due to the fact Lloyds' systems and processes don't allow it to amend historic statements and I am unable to tell Lloyds it must change its processes here.

I can then see in mid- August 2023 when Mr K raised this complaint, Lloyds then offered and

sent a letter to Mr K explaining the correct surname it held on its records, to help him take this forward with his employer. While Mr K may not agree, in normal circumstances I would expect Lloyds to correct its back-office records once it had been told of the correct details and it did that here. I wouldn't say it would be expected to have issued the letter it did as a matter of everyday business, but it did provide that solution shortly after Mr K informed them the statements were still incorrect, and I am satisfied that was reasonable of Lloyds here. So, it's fair to say Lloyds have provided assistance to Mr K by providing the letter when it did, and I can't say it can be held responsible for any financial hardship Mr K may have suffered as a result of his employers not accepting this.

Mr K has made the point he endured long phone call waiting times and Lloyds' failing to call back when it said it would. Lloyds have searched its records and we have been provided with evidence it has, but it can't trace the calls Mr K refers to. That's not to say Mr K didn't make those calls he may well have, but I can only look at the evidence provided to me. That said like the investigator as Lloyds have accepted it should have called him back and paid Mr K £75 for that on top of the payment it has already made for the address issues, I feel even if he had experienced long telephone call waiting times, I am satisfied he has been adequately compensated overall, in any event.

While Mr K will be disappointed with my decision, I won't be asking anymore of Lloyds here.

### **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 K to accept or reject my decision before 29 November 2023.

Barry White  
**Ombudsman**