

The complaint

Ms B complains Lloyds Bank plc (Lloyds) failed to change her telephone number on its records.

What happened

Ms B says she telephoned Lloyds to inform them of her change of telephone details but following an online transaction, she didn't receive a one-time passcode because Lloyds had clearly not changed the details. Ms B says Lloyds had also tried contacting her about her bank account using the old telephone number. Ms B says she has lodged other complaints to Lloyds concerning its poor service and this matter has added to her anxiety and stress. Ms B wants Lloyds to pay her £550 to compensate her for the trouble and upset this has caused her.

Lloyds says it changed its complaints data base when Ms B was dealing with a separate complaint but not her full account details and has no record of any calls from Ms B to its customer services team to formally change her telephone contact details.

Ms B wasn't happy with Lloyds response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint. The investigator felt Lloyds having previously been aware of a complaint about incorrect address details it held, should have checked the telephone number it held in its records were correct. The investigator felt Lloyds should pay Ms B £200 for the trouble and upset it had caused.

Lloyds accepted the investigator's view, but Ms B didn't feel the redress went far enough 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 will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating for Ms B to discover Lloyds hadn't changed her telephone contact details, after she says she informed them to do so.

It's worth mentioning that Ms B has lodged other complaints to this service about Lloyds, but to be clear I will only be considering the issue concerning her change of telephone number here and in particular the level of redress Lloyds have agreed to pay, following the investigator's view.

Lloyds have accepted that in hindsight it could have checked its account records to ensure the telephone contact numbers it held were correct, following an earlier complaint from Ms B. It does, however, make the point it couldn't trace any record of Ms B formally changing her telephone records with its customer service team.

Ms B feels that while Lloyds have accepted the investigator's view, she doesn't feel £200 fairly reflects the trouble and upset she has experienced.

As I have already mentioned I can't take into account the other complaints Ms B may have lodged against Lloyds, when considering the level of redress that would be appropriate here, those complaints will be considered on their individual merits – here I have to consider what is fair and reasonable in the individual circumstances of this complaint.

With that in mind I agree with the investigator, perhaps Lloyds could have checked its records more carefully when Ms B told them of a change of telephone contact details in the course of an earlier complaint. That said it's not the role of this service to punish or penalise businesses when mistakes like this occur, but to see businesses apologise and offer an appropriate level of compensation for that.

So without trying to minimise the frustration this may have caused Ms B here, it's worth saying while this may have been a cause of inconvenience to her, that's not to say a larger sum of compensation should always be paid as a result, and I am satisfied the £200 Lloyds have agreed to pay is a fair level of redress here.

While Ms B will be disappointed with my decision, I will instruct Lloyds to pay her £200 by way of compensation.

Putting things right

I instruct Lloyds Bank plc to pay Ms B £200 for the trouble and upset caused.

My final decision

My final decision is that I uphold this complaint.

I instruct Lloyds Bank plc to pay Ms B £200 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 30 November 2022.

Barry White
Ombudsman