

The complaint

Ms E and Mr G complain that Lloyds Bank PLC sent savings account statements to the wrong address.

What happened

The background to this complaint was set out in my provisional decision. In summary, I said:

- Ms E and Mr G have a joint savings account. Due to the way Lloyds' system works statements were sent to Mr G's correspondence address but not Ms E.
- Mr G's ex partner lives at the correspondence address and receiving post relating to a joint account he has with Ms E has caused difficulties.
- Lloyds told Ms E and Mr G that because he was set up as the "primary" account holder on its systems it would continue to send some correspondence to his address.
- Ms E and Mr G complained but Lloyds said there was no way to amend the account details. Lloyds paid a total of £250 to apologise for the inconvenience caused but didn't make any changes to the way the account was set up.
- An investigator at this service looked at the complaint but thought Lloyds had dealt with it fairly. Ms E and Mr G asked to appeal and I recently issued a provisional decision upholding their complaint.
- I said that if Lloyds' system was unable to change the primary account holder to Ms E it should make arrangements to open a replacement account. I also said Lloyds should pay Ms E and Mr G another £100 for the inconvenience caused.
- Ms E and Mr G confirmed they were willing to accept.
- Lloyds responded and said that it had now been able to amend the savings account so Ms E is named as the "primary" account holder. That means all post sent by Lloyds should go to her registered address.
- As a result, there was no need to open a new account. Lloyds also agreed to pay a further £100.

Lloyds has now confirmed in writing that it now holds the same address on its systems for both Ms E and Mr G.

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.

As Lloyds has now confirmed it's been able to amend the account details, adding Ms E as the primary account holder, that should result in all post it has to send going to her. In

addition, Lloyds confirmed in writing it has the same address on file now for both account holders.

Clearly, it would've been simpler for Ms E and Mr G to have been offered this amendment at the outset. But I'm satisfied the further £100 Lloyds has agreed to pay reasonably covers the additional inconvenience and delay caused.

Lloyds now appears to have taken steps to resolve the situation which means no further post should go to Mr G's previous address. In addition to the additional compensation set out above, I'm satisfied that's a fair way to resolve this complaint.

My final decision

My decision is that I uphold this complaint and direct Lloyds Bank PLC to amend the account set up to ensure no post is sent to Mr G's previous address. I also direct Lloyds to pay Ms E and Mr G a total of £350 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms E and Mr G to accept or reject my decision before 8 November 2022.

Marco Manente
Ombudsman