

The complaint

Mr A complains about Lloyds Bank PLC making it difficult for him to change his address and blocking to his account.

What happened

Mr A held a Lloyds Classic Account.

He has been living in Country A and is unable to travel to the UK and his Lloyds branch due to his age.

When Mr A moved to another address within Country A he informed Lloyds, but they didn't change his address because they were unable to match his signature.

Mr A says this resulted in him not having access to his account and caused him to travel from abroad to close the account.

Mr A complained about this to Lloyds. He also complained about Lloyds making errors with his contact telephone number.

Lloyds apologised for the frustration caused and explained that they couldn't complete the address change requests as they couldn't be certain that the requests were coming directly from Mr A and not someone who was trying to forge his signature. Regarding their errors updated Mr A's contact number Lloyds' offered £40.00 compensation for the telephone costs.

To resolve this issue Lloyds said they would need to verify Mr A in person. Alternatively, he could register and change his address via their mobile banking application or send certified proof of address and identification documents.

Mr A complained to our service, but our investigator didn't uphold his complaint.

As Mr A remains dissatisfied, this case has now 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.

Having done so, I'm not upholding this complaint and I'll explain why.

Lloyds have provided copies of both the signature they held on-file and the one presented by Mr A when he tried to change his address. I appreciate Mr A hasn't been provided with copies, however I'm satisfied that they are very different and Lloyds' rejection action was taken to protect Mr A's account from fraud.

Mr A says the signature Lloyds hold on-file "could be over 20 years old! Who said it was not my Signature?". I think this time gap explains the signature discrepancy and I can't see that Lloyds have said it's not Mr A's signature. Instead, they've correctly pointed out a mismatch

and, due to their fraud prevention responsibilities, they can't process a change of address. I consider this to be reasonable.

Mr A says that blocks have been placed on his account and this appears to have been the case due to the signature mismatch and his new address being outside the UK. These appear to be temporary and partial blocks after Mr A's attempts to change his address.

From Mr A's testimony, I'm persuaded these blocks caused him some inconvenience when making payments. However, even taking into consideration Lloyds' telephone record errors, for which I think they've compensated Mr A a fair amount for his calls, this inconvenience appears to be minimal as Mr A says he was still able to use an ATM and his statement shows account activity.

Also, I'm satisfied Lloyds' account blocking action was in accordance with their security procedures for an overseas customer. In addition, Lloyds required certified address information and documents, rather than originals, in order to protect Mr A's account.

Although I recognise Mr A's travel difficulties and frustration here, there are file notes which show that Lloyds offered alternative ways for him to update his address without the need to visit the UK. Sometimes banking, due to security requirements, isn't always hassle free and can be frustrating, but considering the circumstances here I don't think Lloyds acted unreasonably or unfairly.

Lloyds' actions here were about ensuring a fraudster didn't get access to Mr A's account or new debit cards through changing his address, so I can understand why they didn't stop card distribution or close his account.

Finally, Mr A has produced part of the header of an old UK address document as evidence that Lloyds had an out-of-date address record on his account when he closed it in July 2023. However, without being able to view the date and any information, it isn't possible to consider this as evidence of a Lloyds error.

So, considering the above and all the information on file, I'm not upholding this complaint.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 9 March 2024.

Paul Douglas
Ombudsman