

The complaint

Mrs F complains that Lloyds Bank PLC sent a letter to the wrong address.

What happened

Mrs F initially complained about the alleged failure of Lloyds Bank to pay compensation awards by Ombudsman colleagues in respect of two cases. It appears that in both cases she rejected the compensation award, so, as our Investigator explained, it was a matter between her and Lloyds as to whether it would pay the suggested award. The matters are both closed from the point of view of the Financial Ombudsman Service.

As regards the letter being sent to the wrong address Lloyds has confirmed it was a keying error and only applied to one letter. It proposed compensation of £40, which Mrs F declined.

On referral to the Financial Ombudsman Service, our Investigator said that Lloyds' compensation offer was reasonable.

Mrs F didn't agree, and the matter has been passed to me for further consideration.

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.

Just to clarify, this decision concerns only Mrs F's complaint that a letter to her was addressed wrongly. The other complaints are closed and we can't revisit those.

In respect of the letter, I can see this was sent to the wrong address. Lloyds has however confirmed that it has Mrs F's correct address on file. I've seen no evidence that any other letters were wrongly addressed. If Mrs F is concerned about a breach of the Data Protection Act, she should address that concern to the Information Commissioner's Office.

Lloyds has offered £40, which Mrs F believes to be insufficient. This was a one off error, which, as far as I'm aware, didn't have any ongoing consequences for Mrs F. There's no indication that another party has read or seen the information in that letter. Nevertheless I can understand Mrs F's anxiety. But I can't award compensation for something which might happen. I've noted Mrs F's health problems, but for this one error I think that Lloyds' offer of £40 is fair and reasonable.

Putting things right

Lloyds should pay Mrs F the £40 offered.

My final decision

Lloyds Bank PLC has already made an offer to pay £40 to settle the complaint and I think that offer is fair in all the circumstances.

So my decision is that Lloyds Bank PLC should pay £40.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 27 September 2023.

Ray Lawley
Ombudsman