

The complaint

Mr B complains that Lloyds Bank PLC incorrectly merged his profile with his father's profile. This resulted in statements being sent to Mr B with the wrong name on, which he passed to his father believing the statements to be for him.

What happened

Mr B holds several savings accounts with Lloyds. In June 2023 he opened a credit card account. He received correspondence addressed to the previous resident of his house (who shares a similar name to Mr B) and passed the letter on, only to find out later that the letter was for him. The letter included financial information relating to Mr B's credit card account.

Mr B complained to Lloyds.

Lloyds agreed that it had made an error. It said it was correcting it by demerging Mr B's profile with his fathers. It apologised and paid compensation of £150.

Mr B received further correspondence with the wrong initial and complained again.

Lloyds apologised. It said the reason Mr B's name was wrong on his statement was due to his middle name still being wrong on its back office system. It said that when it demerged Mr B's profile from his fathers it thought the issue had been fixed. It said that Mr B's name had now been edited in the back office system and the issue shouldn't occur again. Lloyds paid compensation of £150.

Mr B remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said that Lloyds had now corrected the error and that it shouldn't happen again. She also said that the compensation paid by Lloyds was fair.

Mr B didn't agree. He said that Lloyds had told him that the issue had been fixed the first time, only for the same thing to happen again. He didn't feel that the compensation was sufficient.

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.

I can see that Mr B was unhappy because his middle initial was showing as "G" when it should have been "D". Mr B has explained that when correspondence arrived which was addressed to Mr "JGB" (as opposed to him with initials "JDB"), he passed this on to his father thinking that the correspondence was for him. Mr B later found out that the correspondence was for him, but this wasn't before his father had opened the correspondence and seen Mr B's personal financial information.

I appreciate that this happened more than once, and I understand Mr B's frustration. I also

understand why Mr B is concerned that it might happen again as he had been told by Lloyds that the issue had been fixed only for it to happen again. I appreciate that Mr B will have concerns about this happening again, but I'm only able to look at what has actually happened – as opposed to things that may or may not happen in the future.

Taking everything into consideration – and whilst I understand the distress and inconvenience caused to Mr B by the bank's error – I'm satisfied that the bank has taken reasonable steps to resolve the issue. Mr B has received compensation of £300 which I think is fair and reasonable, and in line with what this service would award.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 April 2024.

Emma Davy
Ombudsman