

The complaint

Mr C complains that Lloyds Bank PLC updated his details following a credit card application made by his employer. Mr C's personal mobile number was updated to his work mobile number, and he received texts to his work mobile phone regarding his personal account.

What happened

Mr C's employer made an application for a credit card for him to use at work. He completed a form and provided details including his name, his bank account number and his phone number.

On 14 September 2023 Mr C removed his work mobile number from his profile using the online banking platform. Lloyds sent a text message to both Mr C's personal mobile number and his work mobile number confirming that the telephone number had been updated back to his personal mobile number.

Later, a text confirming a balance transfer was sent to Mr C's work mobile rather than his personal mobile.

Mr C complained to Lloyds. He was unhappy that he'd received a text message about his personal account on his work mobile number after he'd changed the number back to his personal mobile number.

Lloyds didn't uphold the complaint. It said that when Mr C's employer added his details to the application, the bank's system recognised Mr C as an existing customer and automatically added his work number to his profile. It said the work number had since been removed and Mr C wouldn't receive further texts to his work number. Lloyds said the screen shot provided by Mr C didn't show that the balance transfer text was sent to his work mobile number. It said it could evidence that the text was sent to his personal mobile number. Lloyds said there had been no error on its part and offered Mr C a payment of £30 for any inconvenience he'd suffered to resolve matters.

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

Our investigator didn't uphold the complaint. He said he was satisfied that the bank had followed its internal process around updating phone numbers correctly. He said that although the bank had sent some messages to Mr C's work phone, he didn't think there was any impact to Mr C on receipt of these messages. The investigator said that the compensation already paid was a fair award for any inconvenience caused to Mr C.

Mr C didn't agree. He said that even after receiving a text message advising him that his number had been updated back to his personal phone number, he'd received a text message on his work phone. He said that when he'd queried this with Lloyds, the agent had advised him that the message had been scheduled from earlier that day. He said this was impossible as Lloyds couldn't have known that he was going to do a balance transfer that evening.

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.

There's no dispute that Mr C opened a new credit card for work purposes and that as [part of his application, his work mobile number was provided.

Lloyds has explained that when Mr C's employer provided Mr C's details, the banks systems recognised Mr C as an existing customer and automatically added his work number to his profile. I've reviewed the banks processes when it receives a new phone number, which results in the most recent number being accepted by the banks system. I'm satisfied that the bank followed its processes here and that there was no error by the bank in adding the work number to Mr C's profile.

I appreciate that Mr C wasn't informed that his number has been updated in this way and that he only discovered this some time later. I understand that this caused Mr C some concern, but I can also see that he was able to remove the work number from his details online. Given that the work number was only on Mr C's profile for a short time and given that it was easily amended, I'm not persuaded that Mr C was caused any trouble or upset as a result of the work number being added to his profile.

Following the removal of the work number, the bank sent a text to Mr C on both numbers that the number had been updated.

The essence of Mr C's complaint is that he received a text to his work phone after this.

It isn't clear from the screenshot provided by Mr C whether the message was sent to Mr C's personal phone or his work phone. Mr C has told this service that it was sent to his work number. Lloyds has said it has evidence to show that the message was sent to Mr C's personal phone. Based on what I've seen, on the balance of probability I think Mr C did receive a text to his work phone after he'd changed his number online.

I appreciate that this must've been frustrating for Mr C. I've thought about the impact that receiving a message to his work number would've had on Mr C. Based on what I've seen about the content of the message, and in the absence of any information to suggest that the text was accessible by anyone other than Mr C, I'm persuaded that whilst the text is likely to have caused annoyance to Mr C, the compensation already paid is a fair amount to reflect the inconvenience caused to him. For this reason, I won't be asking Lloyds to do anything further.

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 M to accept or reject my decision before 20 May 2024.

Emma Davy
Ombudsman