

## **The complaint**

Miss P is unhappy that her email address and phone number were changed on her account with Lloyds Bank PLC

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my decision

## **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 agree with the conclusions reached by the investigator for these reasons:

- Lloyds have admitted that the error was a fault at their end. So, I'm satisfied I don't need to investigate this further and come to a finding on it.
- Lloyds have told all parties why they think the error occurred and that the details were changed due to information it received by a third-party company linked to mortgage products it offers. Lloyds know this information due to an internal system that shows what application changed the details. I've seen this and I'm satisfied with Lloyds explanation.
- Miss P changed her details back as soon as she realised the mistake, so there was nothing further for Lloyds to do here.
- From the information I've seen from both parties, Lloyds wouldn't have been aware of the change of details until Miss P raised it with the bank. At this point it had already been corrected by Miss P.
- I can see from the Final Response Letter (FRL) Lloyds sent Miss P that the bank did explain why they thought the mistake had happened.
- Our investigator has recommended that the compensation that Lloyds offered for the mistake be increased from £100 to £200 and I agree this is fair in the circumstances.
- I understand the trouble and the upset this mistake caused, and this was compounded due to the person's details that Miss P's were change to. But neither party has confirmed that any sensitive information was sent to the new email address or phone number. So, I'm satisfied that Miss P should be compensated for the worry this caused, but I can't see that there has been any information sent that shouldn't have been or that Miss P should be compensated further for.
- In these circumstances, I'm satisfied that £200 does fairly compensate Miss P for the worry and concern this mistake caused her.

**Putting things right**

Miss P should be paid £200 compensation.

**My final decision**

My final decision is that I uphold this complaint and instruct Lloyds Bank PLC to compensate Miss P as described above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 8 March 2024.

Tom Wagstaff  
**Ombudsman**