

## **The complaint**

Mr W complains about Lloyds Bank PLC not reissuing him with debit card and stopping paper correspondence. He is also dissatisfied with their customer service and complaint handling.

## **What happened**

There are five strands to the complaint Mr W made to Lloyds. These are:

1. His account debit card wasn't reissued
2. He is dissatisfied with the service he received when he requested a new debit card. Mr W couldn't order one on-line and the first representative he contacted informed him he would need to visit a branch.
3. Despite it being confirmed and agreed that he would receive correspondence by post he received a notification that statements would be sent electronically
4. He found Lloyds' complaint holding letter to be misleading. This is because it advised that he could bring his complaint to our service before a final response letter was issued.
5. He found the customer service he received from Lloyds' complaint handlers to be rude and unprofessional

Lloyds didn't uphold Mr W's complaint, so Mr W escalated it to our service.

Our investigator thought Lloyds had responded fairly and reasonably and addressed matters correctly in line with what our service would expect.

As Mr W remains dissatisfied, his complaint has 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.

I looked at each of the 5 strands of Mr W's complaint.

### Strand 1

Although I recognise Mr W wasn't aware that Lloyds sent him a letter in mid-2022 explaining they wouldn't be sending him a replacement card, from reviewing the file and letter I'm satisfied that:

- Lloyds did send this letter to Mr W
- Lloyds' action not to send the card was reasonable as:

- It's clear Mr W hadn't been using the card and they were acting responsibly so he didn't *'have an unwanted card in his possession'*
- Their terms and conditions say:

*'When your card expires, we won't send you a replacement card if you haven't used it for 6 months or more before expiry. We will tell you before your card expires if we are not going to replace it and you can ask us to send you one'*

Although it isn't possible to know what happened to the letter, I'm satisfied it was sent. Also, Lloyds say Mr W's online mailbox shows that this letter was received and read.

So, having considered the above, I think Lloyds actions were fair and reasonable.

## Stand 2

As we aren't the regulator of financial services, our service can't tell Lloyds to modify its process, procedures or systems.

Also, businesses have responsibilities to protect customers from fraud and are entitled to put in place secure systems relating to the issuance of debit cards. Considering this and evidence that Mr W hadn't been using his debit card, whilst I appreciate Mr W says he didn't receive Lloyds' above mentioned letter, I don't think it was unreasonable of Lloyds to prevent on-line requests.

Although Lloyds' representative explained he didn't have the necessary permissions to order a new card and mentioned a new card would be a branch matter, I'm satisfied he did offer to put Mr W through to another team that could order a new card. However, Mr W declined this offer.

So, considering the above, I think Lloyds treated Mr W fairly here.

## Strand 3

Lloyds have explained they have had temporary production issues, so there was an issue here that impacted both Mr W and other customers who prefer paper statements.

With regard to the impact of this issue, although I appreciate Mr W's concern here was that this was a cost saving tactic, I'm not persuaded that this was the case and I'm satisfied that:

- The inconvenience here was only temporary and paper statements were quickly reinstated
- Mr W was able to use electronic statements

So, although I can see this caused Mr W annoyance and frustration, I'm not persuaded that compensation is required here.

## Strand 4

I reviewed Lloyds' complaint handling letter which, due to them being unable to resolve his complaint, said as 'it's been over 15 business days since you told us about the issue' he had the right to refer it to our service.

Although I appreciate Mr W thought this was misleading and would be problematic as we require a final response letter, I'm satisfied that Lloyds information was correct.

## Strand 5

I listened to all the calls on file. Having done so, I found there was one call which I think could've been handled differently.

This was at the point where the representative was trying to ascertain suitable times for Mr W to receive a call back and an impasse developed.

Mr W wanted a call back that didn't fit with Lloyds' opening hours. He commented that he wasn't available 9 to 5, had a job to do and concluded his sentence in a matter of fact way saying, '*you're not going to get an answer it's as simple as that*'. Although the representative was assertive, rather than rude, when Mr W interrupted he did so in a slightly raised voice. Then the representative said, 'please don't shout at me'. And Mr W said he wasn't shouting and commented that he found him to be rude. The representative then said 'It sounded like you raised your voice I recall, if I've picked that up wrong then apologies'.

Although there was an impasse on a suitable time and Mr W perceived that the representative made an assumption that he would be available at a particular time, I think the representative was trying his best to assist Mr W here.

Having considered the above call, I agree with Lloyds when they say '*The colleagues whom you spoke to remained polite, patient, and professional throughout the call*'.

### Summary

So, having considered all the information on file and the above 5 complaint strands, I'm not upholding this complaint.

### **My final decision**

My final decision is that I'm not upholding this complaint against Lloyds Bank PLC.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 16 April 2024.

Paul Douglas  
**Ombudsman**