

The complaint

Mr F complains Lloyds Bank PLC sent him an incorrect text message in relation to his current account.

What happened

Mr F received a text message on 15 December 2023 from Lloyds which said he had a payment due which might take him overdrawn. Mr F says this wasn't correct. So he complained to Lloyds.

Lloyds responded to say messages are sent based on the overnight account balance which is why Mr F received one. But if Mr F didn't find them useful he could opt out of receiving them. Mr F wasn't happy with this response and referred his complaint to our service.

An Investigator considered his complaint. She said, in summary, Mr F had a number of transactions due to debit his account on 15 December 2023, which amounted to more than the available balance on the evening of 14 December 2023. And the text message had said this *may* cause Mr F to go overdrawn. So she didn't think Lloyds had made an error.

Mr F didn't agree with the Investigator's view. He maintained the text message was factually inaccurate and said opting out would mean he wouldn't receive any alerts for his account – which wasn't helpful.

As Mr F didn't agree, the complaint's been passed to me to decide.

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.

Mr F is unhappy that he received a text message which, he says, was factually inaccurate. He said this affected him mentally and caused him to panic because he knew his salary had been paid into the account. He was concerned his account had been compromised.

Lloyds has explained that text messages are generated based on the overnight account balance and are designed to help customers avoid missed payments and overdraft fees.

Mr F says by the time he received the text message, the content of the message was inaccurate because his salary had been paid in so, he thinks, it shouldn't have been sent. Lloyds has provided evidence the text message was sent to Mr F on 15 December 2023 at 9:44am. It said:

"You've got payments due that may take you overdrawn. We'll charge you each day you're overdrawn above your interest-free amount, if you have one."

So I'm satisfied the text message said Mr F's account *may* be taken overdrawn – not that it definitely would. And the account balance overnight was less than the total amount of

pending payments on Mr F's account – which our Investigator shared with him - so I don't think Lloyds have made a mistake by sending the text message. Though I do understand Mr F's point that by the time the message was received, his salary had been paid in.

Mr F is further unhappy that Lloyds' advice to opt out of the messages isn't helpful because this means he wouldn't get any text alerts about his account. But as Mr F is clearly unhappy about receiving such alerts, I don't think it was unreasonable for Lloyds to highlight this was an option for him. Of course, it's up to Mr F to decide what he'd like to do – and he may wish to discuss with Lloyds what options there are in terms of opting out of some, but not all, alerts.

I understand Mr F found receiving the message worrying – and I'm sorry to hear it had such a significant impact on him. But as I don't think Lloyds made a mistake in sending it, I'm not going to uphold his complaint.

My final decision

For the reasons I've explained, I don't uphold Mr F's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 22 April 2024.

Eleanor Rippengale
Ombudsman