

## **The complaint**

Mr B has complained that he missed out on three days of a yearly TV subscription service that was a benefit of his Club Lloyds account.

## **What happened**

Mr B opened a Club Lloyds account – which is an account that charges a monthly fee and in return it pays interest on credit balances and offers the account holder with a range of benefits to choose from. In this case Mr B selected to receive an annual TV subscription.

When opening the account the account holder is given a window of 30 days to select which benefit they would like to receive from the account, after which the benefit becomes active. In this case Mr B had from 12 July 2023 to 12 August 2023 in which to select his benefit. Mr B selected the TV subscription option on 12 August 2023.

Following Mr B's selection, he says he didn't receive the activation email from the TV subscription provider until 15 August 2023.

Unhappy that he'd missed out on three days of using his Club Lloyds benefit Mr B complained to Lloyds Bank PLC ("Lloyds"). However, Lloyds did not uphold the complaint. Lloyds apologised for the delay but said it was not something it would compensate Mr B for.

After Mr B referred his complaint to this service, one of our investigators assessed the complaint and they too did not uphold the complaint.

Mr B did not agree with the investigators assessment, so the matter was referred for an ombudsman's 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 reviewed everything, I don't uphold this complaint.

Having looked through the documentation concerning the Club Lloyds benefits on Lloyds' website, an FAQ addressing how the lifestyle benefits work says:

*"How and when will I receive my chosen Lifestyle Benefit?"*

*Your Lifestyle Benefit will be sent to you after the 30-day selection period. After this 30-day period has ended, we aim to dispatch as follows:*

*Your [TV Subscription] activation link will be issued within 2 working days."*

Mr B's Selection period ended on 12 August 2023 – which was a Saturday. So, two working days after this date was 15 August 2023 – which is when Mr B received the activation link. Therefore, I'm satisfied that Mr B did receive the activation link from the TV subscription provider within the stipulated two working days period. So I can't say that Lloyds had made an error here.

I recognise that Mr B says that the benefit was for 12 months, and so missing out on three days is not quite a full year. But equally, I think it's reasonable to expect a slight delay in setting up such a benefit, especially when the benefit is being provided by a third party for

the first time. I also think it is important to point out that the £3 per month that Mr B was paying for the Club Lloyds account was not just for the TV subscription. The monthly fee was also for the other benefits that were bundled with the account – and Mr B did have access to the other benefits in the relevant period. So I don't think the small delay that Mr B experienced when activating one of the Club Lloyds benefits was particularly unfair or unreasonable.

As such, in the circumstances, I don't think that compensation or granting Mr B an additional three days on the 12-month subscription period is warranted in this case. I say this particularly as, even Mr B has said, the initial delay in the TV subscription being activated was only trivial.

### **My final decision**

Because of the reasons given above, 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 8 May 2024.

Thomas White  
**Ombudsman**