

## **The complaint**

Mr H has complained that cinema vouchers that were issued as a benefit of a packaged bank account he held with Lloyds Bank PLC ("Lloyds") were not accepted by a cinema when he went to use them.

## **What happened**

Mr H opened a Club Lloyds account with Lloyds on 28 September 2023. Included as a benefit of the account were vouchers for 6 cinema tickets and half price popcorn. Mr H says that the vouchers were emailed to him on 20 October 2023 and were valid for 12 months.

Mr H says he was unhappy with the service he received from Lloyds, so chose to close his account on 27 February 2024. After he closed his account, Mr H attempted to use the vouchers, but he was unable to as they had been cancelled by Lloyds.

Unhappy with this, Mr H complained to Lloyds. Lloyds issued its final response letter on 12 July 2024 and didn't uphold the complaint.

As Mr H was unhappy with Lloyds' response, he referred his complaint to this service. One of our investigators assessed the complaint and they too didn't uphold the complaint.

Mr H didn't agree with the investigator's findings, 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 for broadly the same reasons that the investigator gave. I will explain why.

Having reviewed the terms and conditions of the Club Lloyds account, they say:

*"13. One Lifestyle Benefit per account is available for each 12 months that you have a Club Lloyds account and if leaving Club Lloyds, the benefit may be cancelled at the sole discretion of Lloyds Bank."*

However, in this case Mr H didn't hold the Club Lloyds account for a 12-month period. And Mr H attempted to use the cinema vouchers after he'd already closed his Club Lloyds account. So, in the circumstances, I can't say that Lloyds has acted outside of the account terms and conditions in cancelling Mr H's cinema vouchers.

In my view, I think it's fair if Lloyds chooses to cancel such benefits, if the account they are provided under is closed. Afterall, they are provided as a benefit of having a Club Lloyds account. And, if the benefits couldn't be cancelled by Lloyds, then the process could potentially be open to abuse (although I'm not saying that is the case here) - whereby consumers could open a Club Lloyds account, download the cinema vouchers, then

immediately close the account without paying anything for them or the account and then have cinema vouchers that remain valid for 12 months.

So, whilst I recognise that it was frustrating for Mr H when he realised that his vouchers were no longer valid, I don't think that it would be appropriate to say that Lloyds should reimburse him or compensate him for that. Because ultimately Lloyds was reasonably entitled to cancel the cinema vouchers once Mr H closed his Club Lloyds account.

Finally, I note that Mr H says that he spoke to the cinema chain and they suggested he try to redeem the vouchers at the cinema (as he was unable to redeem them online due to them being cancelled). However, I can't reasonably hold Lloyds responsible for the advice that the cinema gave him. And it was the case that he went to the cinema in the knowledge that the vouchers likely would not work and that he'd have to pay for tickets if they didn't.

### **My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 6 December 2024.

Thomas White  
**Ombudsman**