

## **The complaint**

Mr A complains that Lloyds Bank PLC removed his wife from their joint accounts without his consent, following unfounded allegations he says were made by her. He further complains that branch staff told him in public that he had been accused of domestic abuse.

## **What happened**

In January 2024, Mr A received notification through the post that his wife's name had been removed from their joint current and savings accounts, and the funds split between them. He said that the majority of the bill payments had been left with him. He went into the branch to find out what had happened and why he hadn't been told as he understood from his solicitor that both parties had to consent to a joint account being changed to a sole account. He says he was told that he had been accused of domestic abuse and that Lloyds had taken the decision to remove his wife from the accounts.

Lloyds said it had been asked to remove Mr A's wife from the accounts and having correctly followed its internal procedures with regards to investigating if it can do this, correctly removed her from the accounts. Due to the General Data Protection Regulation (GDPR) it could not give any further information. With regard to what happened in the branch, it told our Investigator that the reason for the account being changed was not given to Mr A in public, and that the branch would not have known the reason or had access to any internal investigations.

Mr A has advised us that he has sorted out the issue of the joint accounts and does not require them to be changed back again.

On referral to the Financial Ombudsman Service, our Investigator said that he didn't think that Lloyds needed to do anything further, and that on balance its staff had not accused Mr A of being a domestic abuser.

Mr A did not agree and in particular said that we had accepted the branch staff side of the story and felt that he was being blamed. He's told us that Mrs A has made further false allegations against him to the police and an advice charity.

The matter has been referred to me for an Ombudsman's consideration.

## **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.

I should advise Mr A that we operate as an alternative dispute resolution service. Our role is to resolve complaints informally. In particular we can't get involved in disputes or make findings about them which would be more suitable to be dealt with in the courts or in criminal proceedings. In respect of Mr A's complaints about Lloyds, where the evidence is incomplete or contradictory, my decision is based on what in my view is most likely to have happened.

First of all, I can understand Mr A's concern that the joint account was closed without his consent. Lloyds' terms and conditions in respect of joint accounts say "*if a joint account holder is a victim of domestic or financial abuse we may agree to a request from them to be removed from a joint account without the agreement of the other account holders.*" No other situations where this may take place are mentioned. So I can understand that Mr A feels that an allegation has been accepted without his being given the opportunity of defending himself. I can't make Lloyds change its terms and conditions but I would suggest that it looks at that wording since it seems fairly definitive.

In respect of Lloyds taking the action that it did, due to GDPR, we can't look at the details of the investigation or any allegations made to it. I'm satisfied that it took the decision according to its internal investigation processes which concerned referring to a specialist team. What I can say is that there are no notes on its records which contain any allegation or finding against Mr A. I'm aware that this is unsatisfactory for Mr A but can assure him that we have thoroughly investigated the matter and obtained all the relevant information that Lloyds was able to make available to us.

As regards what happened in the branch, Mr A essentially says that he was accused of being a domestic abuser in a public place ie the banking hall where other customers might have been able to hear what was said. The testimony from the branch manager denies this. Bearing in mind that this is a very serious allegation to make, my view is that it is unlikely to have happened in the way that Mr A recalls and has described in his complaint to us. I say this because, having listened to the initial call that Mr A made to Lloyds, when the branch meeting was still fresh in his mind, he says he was told that a risk balance had been applied to make a decision. He further said that he was given to understand that the branch didn't have any information. More specifically he spoke to two advisers over the course of two telephone calls and did not at any stage say that the branch staff had made any accusation against him.

Further, the branch staff did not have any access to notes on his case which contained any allegation against him. The adviser made it clear to Mr A that there were no such records in front of him.

I'm pleased to note that Mr A has resolved the joint account position and doesn't require any further action taken in respect of that.

Overall, whilst fully understanding Mr A's position, I don't think that Lloyds made an error in his case. I'm satisfied that it followed its internal processes when it decided to remove his wife from the joint accounts. I'm also satisfied that no allegation was made against Mr A when he visited the branch.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 12 December 2024.

Ray Lawley  
**Ombudsman**