

The complaint

Ms A and two others complain, as administrators of the estate of the late Mr A, of the way Ms A was treated by Lloyds Bank PLC in trying to deal with the estate.

What happened

Ms A was appointed, with two others, to act as administrators of the estate of the late Mr A, who died in April 2020. Essentially Ms A complains that Lloyds provided a very poor service to her personally. This included persisting in asking for information which it already had, initially being denied the use of a private room at the branch, alleging that her passport was not signed, and that ID information was outstanding when it wasn't. She was upset to be handed a bereavement brochure, and she further said that she was questioned inappropriately about whether she got on with her fellow administrators (her siblings). She says her own professional credibility has been called into question, and she has been embarrassed in branch and upset on the phone.

After the complaint was received by this Service, Ms A received a letter from Lloyds with a cheque enclosed, closing the account which she said was against her specific instructions. This put her to more inconvenience in having to open a new account.

Lloyds admitted that it should have provided a better service. It initially paid £40 in respect of Ms A's experience of talking to one of its advisers. And it subsequently paid £80 in respect of the service Ms A experienced when she visited the branch.

Ms A has made it very clear to us that her complaint concerns her personal experience of Lloyds, as she was carrying out all the administrative tasks in dealing with the estate. A separate complaint was set up in Ms A's name, but that ultimately resulted in a decision that she wasn't eligible to bring a personal complaint.

After review by our Investigator, he found that the issues Ms A complained of affected her personally so he couldn't recommend an award of compensation for those issues. He thought that Lloyds had acted reasonably in paying compensation.

Ms A didn't agree, and the matter has been passed 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 think that our Investigator, and one of my fellow Ombudsmen, have made it clear that Ms A cannot make a personal complaint to us about the way she was treated, or concerning her professional reputation, as the eligibility to make a complaint stems from her position as administrator for the estate of Mr A.

There's no doubt that Lloyds provided a poor service to Ms A. It has admitted doing so,

especially in the way it treated her when visiting the branch and in requesting information that it already had. Although it says that it did provide a private room for Ms A when one became available and that it is a small branch. But it has provided compensation for Ms A's inconvenience, and the way that she was spoken to.

As regards sending a cheque to close the account, this happened after the second final response letter was sent in August 2023. And Lloyds has not given a specific response to that particular complaint. But again I would observe that Ms A has said that it caused her personal inconvenience.

As our Investigator has said, an estate cannot be paid compensation for distress or inconvenience. And the issues that Ms A complained of relate to the way that she was treated personally. I appreciate that Lloyds paid compensation for this, but that does not mean that we have the power to do so. In very recent correspondence with our Investigator Ms A said: *"I have no real interest in what the estate feels or thinks, I'm just the poor person who has had to administer it and take all of the flak arising from Lloyds."* I still consider that Ms A's complaints relate to the way she was treated personally.

For those reasons, I cannot award any compensation in this case. There is no evidence that there has been any loss to the estate.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr A to accept or reject my decision before 26 November 2024.

Ray Lawley
Ombudsman