

## **The complaint**

The estate of Mr M is unhappy that Lloyds Bank PLC (Lloyds) didn't process important information properly and uploaded someone else's death certificate to Mr M's account.

## **What happened**

In early June 2024 the estate of the late Mr M went to a branch of Lloyds to inform them of Mr M's passing and to provide a copy of the death certificate. This would enable them to access the account as required. The branch scanned the certificate, handed the hard copy back and arranged for it to be uploaded to the late Mr M's account.

Three weeks later, the estate visited another branch to check the certificate had been added to the account. But it was discovered that the correct certificate hadn't been attached to the account. Instead, an alternate certificate naming someone else had been added to it. The estate was asked to upload the certificate again via a link to enable Lloyds to attach it to the account. This was done with no issues.

The estate complained to Lloyds about this. They wanted an explanation as to how it had happened. Lloyds accepted they had made an error uploading the incorrect certificate but said due to the time that had passed the branch wouldn't recall exactly what went wrong. They also attached a cheque for £100 for the impact it had caused and advised they had removed the incorrect certificate and provided feedback to the branch.

Remaining unhappy the estate brought the complaint to this service. Our investigator explained that Lloyds were unable to provide a definite cause but considering the evidence she felt the mistake happened due to human error. She was satisfied they had taken steps to prevent something like that happening again and that £100 along with an apology was a fair resolution to the complaint taking account of the inconvenience caused. The estate of Mr M asked for an ombudsman to review it, so it has 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.

Lloyds have accepted they made an error in attaching the incorrect death certificate to the late Mr M's account and they have confirmed they have removed it. I understand that at the time this occurred it would have caused a significant amount of distress to the representative of the estate, Mr M's son. However, as the investigator explained, the eligible complainant in this case is the estate of Mr M and we have strict rules that we need to abide by in this regard. So, I'm unable to make any compensation award for any distress or upset caused directly to Mr M's son. Our approach here is that an estate can't be distressed but can be inconvenienced, so that's what I have considered when reviewing this complaint.

I know the estate are looking for an explanation as to how the error occurred and are concerned, given the response Lloyds provided, that they didn't look into it. Having seen Lloyds initial explanation I can understand why they felt this way as they said that due to the

time that had passed the branch wouldn't recall it, which suggests they hadn't tried to investigate it.

I can't say for sure what went wrong or why it wasn't identified by Lloyds, but it would appear it was a result of human error. Lloyds have said that the incorrect certificate was uploaded as opposed to an error when it was scanned which suggests that it was at the point of transition. Lloyds also explained that once the document is scanned it is held for thirty days in a secure area of the branch and then destroyed after thirty days. And they also confirmed Mr M's death certificate wasn't uploaded onto anyone else's account. So, I hope this provides some reassurance to the estate of Mr M.

Lloyds have apologised and offered £100 in light of the impact the error had caused. I think this is fair and reasonable taking account of the inconvenience to the estate in having to arrange a further upload of the certificate.

### **My final decision**

My final decision is that Lloyds Bank PLC should pay the estate of Mr M £100 for the inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Mr M to accept or reject my decision before 6 February 2025.

Karin Hutchinson  
**Ombudsman**