

The complaint

Mr E is unhappy that Lloyds Bank PLC added an incorrect telephone number to his online banking profile.

What happened

In September 2024, Mr E opened a new bank account with Lloyds. In his application, Mr E included his mobile telephone number. But once the new account was open, Mr E noticed that Lloyds had applied an old telephone number that he'd previously had but which he hadn't used in some time to his banking profile.

Mr E wasn't happy about this and wanted to know how Lloyds could apply an old phone number that he hadn't given them in his application on his profile. And he also felt that he was prevented from accessing his mobile banking because of the incorrect phone number that Lloyds had used. So, he raised a complaint.

Lloyds responded to Mr E and apologised for what had happened. And Lloyds explained that because Mr E had previously banked with Lloyds, a system error had caused the phone number from his old profile to be applied to the new one. Mr E wasn't satisfied with Lloyds' response and felt that compensation was merited in this instance. So, he referred his complaint to this service.

One of our investigators looked at this complaint. But they noted that Mr E had been able to log in to his online banking and hadn't been prevented from doing so by the wrong number being present on his account. As such, they felt that the apology that Lloyds had issued to Mr E already represented a fair outcome to the complaint. Mr E didn't agree with our investigator, so the matter was escalated to an ombudsman for a final 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.

Lloyds have explained that a system error caused Mr E's old telephone number, held by Lloyds on an old profile for Mr E from when he banked with them previously, to be mistakenly added to his new banking profile. And Lloyds have apologised to Mr E for this.

Mr E doesn't feel that Lloyds' apology goes far enough and feels that the impact of what's happened here on him means that a payment of compensation should fairly be merited.

However, upon consideration, I don't feel Mr E was impacted by the presence of the incorrect telephone number on his profile to such a degree whereby compensation would be fairly or reasonably merited here.

This is because the account logs provided by Lloyds confirm that Mr E wasn't prevented from logging in to his account because of the presence of an incorrect phone number on his profile. Additionally, there were several alternative channels for Mr E to be able to access his

account if he didn't want to do so online.

This isn't to say that Mr E wasn't concerned or upset by the presence of his old phone number on his profile, or that he wasn't inconvenienced by having to update that phone number to the correct one. But it is to say that I feel that any trouble or upset that Mr E has experienced here resultant from the incorrect phone number on his profile is relatively minor, and also that I feel that Lloyds' explanation of what happened and apology for it already represents a fair resolution to this complaint.

Accordingly, I won't be upholding this complaint or instructing Lloyds to take any further or alternative action. I realise this won't be the outcome Mr E was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 7 February 2025.

Paul Cooper
Ombudsman