

The complaint

Mr T complains that Lloyds Bank Plc is pursuing him for a Bounce Back Loan (BBL) that he did not take out.

What happened

Mr T told us:

- Several years ago he was the victim of a violent assault, and his bank cards and identification documents were stolen. Fraudsters used his information to take over his existing bank accounts, and to open new accounts in his name. The fraudsters also took out loans in his name, including the Lloyds BBL that he is now complaining about.
- At least one senior member of Lloyds' staff is connected to the fraudsters, and has managed to make it look as though he is liable for what the fraudsters have done.
- His personal circumstances mean that he is a vulnerable adult. The fraudsters have threatened him and his family, and he is afraid of them.
- He has had no benefit from the Lloyds BBL, but Lloyds is still pursuing him for the debt. He would like the bank to leave him alone.

Lloyds told us that its Fraud Investigation Team has carefully reviewed Mr T's allegations, and is satisfied that Mr T is liable for the loans taken out in his name. However, it is not obliged to give Mr T details of its fraud investigation and it will not do so.

One of our investigators looked at this complaint but did not uphold it. He thought Lloyds' conclusion that Mr T was liable for the BBL was reasonable. He also provided Mr T with details of charities that support individuals in dealing with repayment requests from banks.

Mr T did not accept our investigator's conclusions, and so the matter was referred to me.

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.

Firstly, I would like to thank Mr T for sharing his personal situation with us. It is clear that he has had an extremely difficult time, and I hope he is able to find the support that he needs.

Despite my natural sympathy for Mr T's circumstances, I am required to be impartial when I look at his complaint. That means I need to consider everything both parties have provided before I make my final decision.

Some of the information Lloyds has given us about its own investigation was submitted to us in confidence. Our rules* say that I may accept information in confidence where I consider it

appropriate to do so – and here I think it is appropriate. But I would like to reassure Mr T that I have looked carefully at everything both he and the bank have said.

*Our rules are available in full at <https://www.handbook.fca.org.uk/handbook/DISP/> . DISP 3.5.9(R) is particularly relevant here. That rule says “The Ombudsman may ... accept information in confidence (so that only an edited version, summary or description is disclosed to the other party) where [she] considers it appropriate”.

Having looked at all the evidence, whilst I’m sorry to further disappoint Mr T there is very little I can add to what our investigator has already said. Like our investigator, I have been unable to identify an error on Lloyds’ part.

I know Mr T believes that a senior member of Lloyds’ staff is colluding with fraudsters, but I have not seen evidence to support his claims. The Financial Ombudsman Service is not the appropriate body to investigate allegations of criminality, and I would strongly encourage Mr T to refer any evidence he does have – about Lloyds’ staff or anybody else – to the police.

Lloyds told us that it believes Mr T did have the benefit of the BBL, and having looked at its evidence I think the bank’s belief is reasonable. I also think it is fair for Lloyds to attempt to pursue Mr T for repayment of the debt. That means I won’t uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about Lloyds Bank Plc.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr T to accept or reject my decision before 8 April 2025.

Laura Colman
Ombudsman