

## **The complaint**

Mr F has complained that Lloyds Bank PLC failed to tell him a promotional offer was ending.

## **What happened**

Mr F has an account with Lloyds. In October 2019, it wrote to him to explain that it was changing from 'Choice Rewards' to 'Platinum Cashback'. The letter set out that this was a promotional offer, and would last for 60 months. Before the offer ended, Lloyds didn't write to Mr F again, to remind him it was ending. Unhappy with this, he brought his complaint to our service. One of our investigators looked into what had happened. He thought Lloyds had acted fairly, as it had previously told Mr F how long the offer was for. However, he could see that as a gesture of goodwill, it had offered Mr F £25 cashback, which represented an additional month of the promotion. He thought this was fair.

## **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.

Having done so, I'm not upholding it. I'm satisfied that Mr F was told the duration of the offer at the beginning. I can't see any detriment to him in not being reminded it was ending. That said, I can see Lloyds offered £25 to cover an extra promotional month, and I think this was reasonable.

## **My final decision**

It's my final decision not to uphold this complaint.

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

Elsbeth Wood  
**Ombudsman**