

## **The complaint**

Ms R complains that Lloyds Bank PLC ('Lloyds') authorised two additional cards on her credit card account without her consent and that she hasn't received statements from January 2023 despite asking for them.

## **What happened**

Lloyds say that Ms R called them in July 2023 to report her card ending 3385 was lost or stolen. They sent her a replacement card ending 5796 and in September 2023 when Ms R contacted them again, they said they replaced that card with a new one ending 8956.

Ms R said she didn't ask for a new card in September 2023, and she didn't receive either of the replacement cards. She was upset that she hadn't been provided with statements from January 2023.

Lloyds upheld her complaint in part. They paid her £60 in compensation because of issues she had accessing information provided to her under a Subject Access Request, and they paid her a further £50 in recognition of the distress and inconvenience caused when they couldn't confirm the reason the final card replacement was requested.

When Ms R referred her complaint to this service our investigator thought the compensation Lloyds had offered was fair in the circumstances, but as Ms R disagreed, her complaint has been referred to me, an ombudsman, to make a 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.

I know it will disappoint Ms R, but I'm not upholding this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Lloyds have provided screen shots from their system that show the requests for the new cards, and them being issued. I'm, therefore, persuaded that it's more likely than not that the cards were sent to Ms R, and it wouldn't be fair for me to hold Lloyds accountable for any failing on the part of the postal service.

Ms R has provided a lot of information, photographs and videos to illustrate the issues she's having. She suggests that all three card accounts were active at the same time, but I don't think the evidence supports that. Ms R has provided a video of her banking app in which her

2023 monthly statements are visible. Those from July show as account ending 3385, those for August show as account ending 5796 and those for September and the following months as account ending 8956. That all seems in order, and in line with the history of the account supplied by Lloyds. Statements cover transactions made in the previous period. So, while the September 2023 statement would show the new card number ending 8956, it would list transactions that were made using card 5796. That's not an error.

But, even if I'm wrong and there has been a mix up of account numbers here (and I don't make that finding), I don't think Ms R has been financially disadvantaged and I think the compensation already paid by Lloyds is sufficient to cover the distress and inconvenience Ms R experienced. I'm not asking them to take any further action.

The account was opened in June 2023 so there won't be any statements that precede that date. The first statement would have been issued in July 2023 and having seen a video of Ms R's banking app I can see that at the time of sending the video, she did have access to that statement and those issued in subsequent months. I don't think any further action is required by Lloyds.

### **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 29 May 2025.

Phillip McMahon  
**Ombudsman**