

The complaint

Mrs W has complained that Lloyds Bank PLC (“Lloyds”) started to charge her the full monthly packaged account fee on her Club Platinum account, once she stopped working for Lloyds.

What happened

Mrs W, who’d previously been a member of staff at Lloyds, held a fee-paying Club Platinum account. When Mrs W left Lloyds in September 2024, the staff tariff that had previously been applied to her account was removed and she was then charged the full amount for the account.

Mrs W raised a complaint with Lloyds, as she says she’d been promised that, as a benefit of her employment, she’d never have to pay the full packaged account fee – even if she left Lloyds.

Lloyds issued its final response to the complaint on 10 October 2024 and didn’t uphold the complaint.

After Mrs W referred her complaint to this service, one of our investigators assessed the complaint and they too didn’t uphold the complaint.

As Mrs W didn’t agree with the investigator’s findings, the matter was referred for an ombudsman’s 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.

We’ve explained our approach to complaints about packaged accounts on our website. And I’ve used that to help me decide this complaint. And having considered everything, I’m unable to uphold this complaint. I will explain why.

Mrs W has said that she was promised by Lloyds, that as a benefit of being a staff member, she would continue to get her packaged account for half price – even if she stopped working for Lloyds. Mrs W says that Lloyds changed its policy regarding staff benefits around 2011/12, but says that as she was legacy staff, she should still receive the discount. Mrs W says that she is aware of other ex-staff members who were able to keep the staff discount on their packaged account after leaving Lloyds and so says it’s unfair that she is being charged full price.

As the investigator explained, a dispute regarding the benefits that were offered to Mrs W as part of her employment is not something that this service is able to look into. This service is unable to consider employer/employee disputes. This is therefore something that Mrs W would have to take up with Lloyds outside of this service. Because of this, I’m unable to make a finding on whether an agreement was reached between Lloyds and Mrs W – that, as

a benefit of her employment, she could continue to receive her packaged account for half price after her employment with Lloyds ended.

But, having said that, I can consider Mrs W's complaint in her capacity as an account holder, about the changes that were made to her account.

It's not in dispute that the amount Mrs W was being charged to have the Club Platinum account increased once she stopped working for Lloyds. But when making any changes to an account, such as increasing the amount the account holder pays for the account, Lloyds is required to give notice to the account holder. This is to ensure that they are able to make an informed decision about what changes are being made and whether the account would continue to be suitable for their needs and circumstances.

In this case, Lloyds has explained that Mrs W was provided with a leavers pack. I've seen an extract of this pack, and it explained that any financial products Mrs W may have with Lloyds will revert to a customer rate, once her employment with Lloyds ended.

Furthermore, Lloyds also sent a letter to Mrs W on 25 September 2024 explaining that the staff rate would be removed in 30 days and Mrs W would therefore be charged the full amount to keep the packaged account.

So overall, I'm satisfied that Lloyds gave reasonable notice to Mrs W that the terms of her current account would revert to being 'customer terms and conditions'. So, it's clear that Mrs W was made aware with reasonable notice that the staff discount she'd received as a benefit of being employed by Lloyds would end and therefore, it was her choice whether to keep the account going forward.

As such, I recognise why Mrs W is frustrated that she was being charged the full amount for her packaged account after she left Lloyds. But I'm unable to say that Lloyds has acted unfairly or unreasonably towards Mrs W as an account holder, in changing the amount she pays for her packaged account.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 13 June 2025.

Thomas White
Ombudsman