



The complaint

Miss N complains Lloyds Bank plc ('Lloyds') sent her a redesigned credit card, which she thinks is unfit for purpose. Miss N's also concerned about the way Lloyds engaged with her about this issue.

Miss N would like a new credit card to be issued to her and for Lloyds to change their card design.

What happened

Miss N complained to Lloyds that they'd renewed her credit card early, and she'd been unhappy to see the signature strip on the reverse was far too small for her signature and the card information was printed in large font. She also didn't want the contactless feature to be enabled.

Miss N's concern, having worked in banking, was that Lloyds' card design exposed her to an increased risk of fraud and affected the way she'd be able to use her account.

Lloyds reissued Miss N's credit card with no contactless feature, and gave feedback to their design team. Lloyds apologised they couldn't change the design of her card, and paid Miss N £100 for her distress and inconvenience.

Miss N referred her complaint to the Financial Ombudsman Service saying her complaint wasn't resolved. Our investigator concluded that Lloyds had resolved her complaint fairly and that the Financial Ombudsman Service couldn't direct Lloyds to change their card design, as this was outside of our remit.

Miss N sought an ombudsman's decision, which is how the matter came 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.

I've taken into account any relevant law and regulations, the regulator's rules, guidance and standards, codes of practice and (where appropriate) what is considered to have been good industry practice at the relevant time.

Having done so I broadly agree with our investigator and I've decided not to uphold Miss N's complaint as I think the resolution already offered by Lloyds is fair. I'll explain why.

The Financial Ombudsman Service can't always help with a complaint in the way someone hopes. That's because the rules that govern how the Financial Ombudsman Service operates are strict about what we can and can't do.

The Financial Ombudsman Service doesn't have the power to make rules for financial businesses, in terms of directing that they should change their policies or procedures, as that

is the role of the Financial Conduct Authority ('FCA'). That means I can't consider directing Lloyds to change their card design, which is at the heart of Miss N's complaint.

What I can do is decide whether Lloyds' response to Miss N's complaint, and stance taken, was fair in the circumstances.

I recognise that Miss N is concerned about the risks of fraud, particularly with the move away from traditional banking methods. She wanted the contactless feature removing from her credit card, which I was glad to see Lloyds were able to facilitate.

Having a long name myself I empathise with Miss N's frustrations that adding her signature to her Lloyds credit card isn't possible unless she changes her signature to fit. I've considered that Miss N can still use her card with chip and PIN, which is widely considered to be safe and secure, but I acknowledge Miss N's concern that she might be inconvenienced in future if she's asked to sign for large purchases.

I also recognise Miss N's upset she can't add a signature as an additional layer of security – although I'm minded to say that since 2018 there has been a significant move away from reliance on signatures by major credit card networks, and some cards are now issued with no signature strip at all.

I don't doubt Miss N's concerns are genuine and she certainly won't be the only person who has them, given the rise in fraud and scams. I think it was fair for Lloyds to give feedback to their card design team in these circumstances. But I wouldn't expect Lloyds to offer to redesign Miss N's card individually and, as I've set out above, I couldn't ask Lloyds to do this as my powers are limited.

I acknowledge this isn't the response Miss N was hoping for. Miss N may already know, given her work history, that she is at liberty to contact the FCA who will consider information they receive about the firms they regulate when conducting their reviews, although I will say that the FCA doesn't respond to individual complaints.

I've considered how Lloyds engaged with Miss N regarding her concerns as she felt Lloyds were dismissive and unhelpful. I don't think I need to make detailed findings here as Lloyds acknowledged that their service fell below what was expected. Lloyds paid Miss N £100 in compensation, which I think was fair to reflect her distress and inconvenience.

I am sorry not to be able to help Miss N on this occasion, but for the reasons I've set out above I won't ask Lloyds to do anything further in relation to her complaint.

My final decision

For the reasons I've outlined, my final decision is not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 31 July 2025.

Clare Burgess-Cade
Ombudsman