

## **The complaint**

The estate of Ms W complains about the service provided by Lloyds Bank PLC (Lloyds) after they registered a death.

## **What happened**

The events within this complaint are well known to both parties so I will aim to provide a brief summary. After the estate registered Ms W's death, there followed several letters from Lloyds regarding the accounts held by Ms W, and stating that Lloyds required Grant of Probate (GOP) as the total of the accounts exceeded Lloyds GOP threshold.

The estate challenged this on more than one occasion, but Lloyds maintained their position. In response, the estate of Mr W sought legal guidance, and went ahead with obtaining GOP. The estate of Ms W also placed a deceased estates notice in a publication which I'll refer to as C. All three of these actions came with a monetary cost.

Eventually, an error was established by Lloyds in that they miscalculated the total value of the holdings however, the estate of Ms W had already obtained GOP unnecessarily. There were also instances of conflicting information given by Lloyds to the estate.

The accounts were then closed and the funds remitted to the estate but in view of the experience, the estate of Ms W complained to Lloyds. The estate of Ms W also detailed costs and inconvenience from dealing with the residence and belongings of Ms W, stating the impact of the unnecessary GOP was that this had to be dealt with in a different, more urgent way than if the GOP was not required.

Lloyds investigated and agreed that they did not get it right and arranged a payment of £693.63 to the estate. This comprised £200 for distress and inconvenience, £338 to cover the cost of obtaining GOP, and £155.63 for the estate being deprived of the funds longer than was necessary. Lloyds went on to say they would not be reimbursing costs relating to dealing with Ms W's residence and belongings as the requirement of the GOP did not impact these.

Remaining unhappy with Lloyds' response, the estate of Ms W referred the complaint to our service and our investigator looked into it. Our investigator agreed Lloyds provided a poor customer journey but didn't think they needed to take any further action. Our investigator also clarified that our service could only look at the impact of Lloyds' service on the estate, as it is the estate that is what we call the 'eligible complainant' here. We could not look at any impact on the person who raised the complaint.

The estate of Ms W rejected our investigator's view saying that the costs associated with the property and belongings, the referral to a solicitor, and the publication of the deceased estate notice should be covered by Lloyds. Our investigator explained why this could not be the case, in particular because the solicitor and estate notice were not actions advised by Lloyds, so they were not responsible for them. The estate of Ms W responded to say Lloyds should at least cover the cost of the estate notice with C, so our investigator put this to Lloyds.

At the same time, the estate asked for the complaint to be passed to an Ombudsman.

### **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 have looked at the information Lloyds has supplied to see if it has acted within its terms and conditions and to see if it has treated the estate of Ms W fairly.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

I was sorry to learn that what should have been a straightforward registration process turned into a prolonged and drawn-out experience, especially at a difficult time after the loss of a family member. Part of my role is to determine whether what took place was reasonable and whether Lloyds followed the process correctly

What's not in question is that errors were made; specifically, incorrect calculations and information, and erroneous correspondence, resulting in unnecessary action by the estate. I'm pleased to see that Lloyds acknowledged the level of service they provided fell short of their normal standards, apologised, and attempted to put things right through a monetary payment.

After the complaint was passed to this service and the investigator delivered their view, the estate of Ms W asked if Lloyds would reimburse the fee that was charged for the placing of a deceased estate's notice with C of £199.74. So our investigator wrote to Lloyds asking if they would consider this, but Lloyds did not respond. In terms of this fee, I've not seen any evidence to say that this publication was mandatory. Indeed, from looking at the website of C, it simply *recommends* that a notice of death is placed with them, rather than requiring it as a rule. Therefore, in view of this, and the fact that the estate chose to proceed with the placing of the notice, I don't regard it as fair to ask Lloyds to reimburse this fee.

Similarly, regarding the solicitor's fee that was charged, it's not for Lloyds to cover this as Lloyds never stipulated that the estate seek legal guidance. And regarding the other costs that the estate has brought up concerning Ms W's residence and possessions, I'm persuaded to agree with Lloyds and the investigator that these costs were not raised as a direct consequence of Lloyd's error so I can't hold them responsible for them.

Our website does reference complaints made on behalf of someone else such as here, where the complaint has been brought by someone representing the estate of Ms W. And I do want to make clear, as our investigator did, that we can't compensate those representing an estate personally, regardless of any impact on them, as they only represent an estate.

I can fully understand how frustrated the estate of Ms W would have felt with Lloyds and taking into account all the circumstances, I believe their compensation payment and coverage of other costs fully represents the impact of Lloyds' actions. In terms of the experience that Lloyds delivered to the estate of Ms W, I would sincerely hope that they have used it to deliver feedback to ensure there is no recurrence.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.  
Under the rules of the Financial Ombudsman Service, I'm required to ask the estate of Ms W to accept or reject my decision before 4 August 2025.

Chris Blamires  
**Ombudsman**