

## **The complaint**

Mr S complains Lloyds Bank PLC failed to inform him that he had the right to request copies of his statements for up to five years after his account was closed.

## **What happened**

In May 2025 Mr S received a letter from Lloyds Bank saying that it hadn't informed him of his right to request copies of his statements for up to five years after his current account was closed. The letter apologised for this and explained to Mr S how he could go about getting his transactional history.

Mr S complained to Lloyds Bank that it had taken six months to inform him of this issue and that it had breached data protection.

Lloyds Bank looked into Mr S's complaint and ultimately offered £25 as a goodwill gesture. Mr S was unhappy with Lloyds Bank's response and complained to our service.

## **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'm satisfied that Mr S had a number of accounts with Lloyds Bank – including a current account that had a zero balance for a long period of time – and that by May 2025 his accounts had been closed. I'm also satisfied that Lloyds Bank didn't send Mr S correspondence for Mr S's current account that would have informed him of his right to request historic statements. That's something that Mr S may or may not have found useful and something he may or may not have known, but either way I'm satisfied that Mr S would have been irritated to receive Lloyds Bank's letter in May 2025 to that effect.

I can see that Mr S has requested historic statements since receiving Lloyds Bank's letter and has said he would have done so had he known he could at the time. I can see too that he told Lloyds Bank that he's been inconvenienced by having to get back in touch.

The fact that a customer has been inconvenienced doesn't in itself mean that we award compensation. We take into account that we're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is expected. That means before making an award we need to see that the impact of a business's mistake is more than someone would expect to experience as part of everyday life. Nor do we make an award just because there's been a mistake – especially when the impact is minimal.

In this case, I agree with our investigator that the impact on Mr S of Lloyds Bank's admitted mistake was minimal. I'd go further and say that this isn't the type of complaint where we'd make an award because the impact was minimal. I can, however, see that Lloyds Bank has offered Mr S £25 in compensation. So, that's the award I'm going to make. That'll allow Mr S to make Lloyds Bank's offer legally binding should he wish to do so.

**My final decision**

Lloyds Bank PLC has already made an offer to pay £25 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that Lloyds Bank PLC should pay £25.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 October 2025.

Nicolas Atkinson  
**Ombudsman**