

The complaint

Mr D and Mr P have complained that Lloyds Bank PLC (“Lloyds”) mis-sold them a fee-paying Platinum account, that they took out in December 2024.

They say it was mis-sold because it wasn’t made clear to them that replacement parts are not covered by the break down cover included with the account.

What happened

Mr D and Mr P took out the fee-paying Platinum account in December 2024 online.

On 7 March 2025, Mr P’s vehicle would not start so he made a claim on the breakdown cover included with his account. When the breakdown provider sent an engineer, they concluded that the vehicle won’t start as the battery was flat and would need replacing. The engineer explained that Mr P would need to pay for the battery himself as that was not covered by the Platinum breakdown cover.

Unhappy with this, Mr D and Mr P complained to Lloyds. Lloyds issued its final response to the complaint on 13 June 2025 and it didn’t uphold the complaint.

After Mr D and Mr P referred their complaint to this service, one of our investigators assessed the complaint and they didn’t uphold the complaint. As Mr P remained unhappy with the conclusions reached by the investigator, 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 reviewed everything, I don’t uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Mr D and Mr P applied for the Platinum account online. So to help me understand what information they were provided with during the sale, I have reviewed archived versions of Lloyds’ website, and also considered the documents that were issued at the time of the sale.

The basis of Mr D and Mr P’s complaint is that, when selling the Platinum account, Lloyds failed to make it clear to them that the cost of repairs is not covered by the breakdown cover.

However, when providing a summary of the cover, Lloyds can’t reasonably be expected to provide a detailed breakdown of everything that is and isn’t covered. Because if it did that, it wouldn’t be a summary and would essentially be a reiteration of the full terms and conditions – which could lead to prospective buyers not understanding the basics of what is and isn’t covered.

So, to provide a summary of the cover (and what’s not covered), Lloyds is required to issue an Insurance Product Information Document (IPID) during the sale of the Platinum account. I note that Mr D and Mr P, when they first referred their complaint to this service, took screenshots of this document. So I’m satisfied that they were provided with an IPID.

Under the 'what is insured' section of the Platinum account breakdown cover IPID, it says:

"What is insured?"

- ✓ *Finding/diagnosis of the vehicle fault.*
- ✓ *Attempted repair of the fault.*
- ✓ *Fitting of new parts to repair the fault, up to the value of £5.*
- ✓ *..."*

So based on the above, I'm satisfied that the summary insurance documentation issued during the sale of the Platinum account did make it clear that the fitting of new parts to repair any fault is covered, but only up to the value of £5.

When looking at the policy documentation, which Mr D and Mr P have also provided extracts from, it is further explained that:

"What is not covered

Fuel and parts (unless these are carried by the [breakdown provider] or its appointed agent, and in the case of fuel is required to get a Vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the [breakdown provider's] retail prices);"

So overall, I'm satisfied that the sales documentation – both the IPID that summarises the cover and the policy wording itself, both made it clear that repairs carried out by the breakdown provider are only covered up to the cost of £5.

Therefore, whilst I recognise Mr P's frustration that the cost to replace the battery on his vehicle wasn't covered by the breakdown provider, I can't reasonably say that Lloyds had provided Mr P and Mr D with any incorrect or misleading information about the breakdown cover during the sale of the Platinum account.

I therefore don't think that the Platinum account was mis-sold.

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 Mr D and Mr P to accept or reject my decision before 18 September 2025.

Thomas White
Ombudsman