

## **The complaint**

Miss L complains about Lloyds Bank PLC (“Lloyds”) because Lloyds has been unable to identify an old Lloyds savings account. Miss L wants Lloyds to locate the account and ensure it is safe.

## **What happened**

Miss L brings her complaint through a representative.

A grandparent of Miss L opened a savings account in her name, at some point prior to June 1983.

In June 1983, the balance of that account was £5.

Miss L is not aware of what subsequently happened to the account, and her grandparent has sadly passed since then. Miss L and her family recently found a statement for the account in some family paperwork.

Miss L contacted Lloyds and asked them to locate the account.

Lloyds has carried out a search of its open accounts and cannot trace any account with the same information.

Lloyds has also checked its dormant accounts, or accounts which were closed due to dormancy, and there is no record within those accounts of an account with matching details to the statement information.

Lloyds sent Miss L its final response in June 2025. It set out that it has exhausted its search options and it does not consider that it has done anything wrong. Lloyds let Miss L know of her right to complain to us.

Miss L referred the matter to us.

One of our investigators has looked into this matter and did not consider that the complaint should be upheld. They noted that the bank had carried out a reasonable search and had not been able to locate any evidence of the account.

Miss L did not accept that view and asked for an ombudsman review.

## **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 appreciate how frustrating this matter must be for Miss L, and for her family. It does appear that there was an account at some point, with a positive balance, and the family assumes that this account remained in place and open for some time after June 1983.

I understand that view, but in the circumstances of this case I agree with my colleague that Lloyds has done all it reasonably can to locate the account, and in the absence of evidence of what happened to the account I cannot say that Lloyds has done anything wrong.

Lloyds has explained that it is subject to greater obligation to keep records of dormant accounts, or accounts which were closed after a period of dormancy, with a credit balance, but there is less obligation to retain information about accounts which were emptied and closed with a zero balance.

Lloyds therefore infers that the absence of evidence of Miss L's account in their dormant account information suggests that at some point the account may have been closed.

Lloyds cannot offer any certainty about this, due to the passage of time and the absence of records, but I accept that this is the most likely reason for the lack of information.

If Miss L locates any further information regarding the account in the future, and can provide this to Lloyds, I would expect Lloyds to carry out a further search.

But in the absence of such additional information, I do not consider that Lloyds can do anything more and I do not uphold Miss L's complaint.

I appreciate that this will be frustrating and disappointing to Miss L, but I hope it makes clear why I have reached this view.

### **My final decision**

For the reasons set out above, I do not uphold Miss L's complaint and do not ask Lloyds Bank Plc to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 26 October 2025.

Laura Garvin-Smith  
**Ombudsman**