

The complaint

Mr M complains about a delay by Lloyds Bank PLC in telling him about the availability of statements, sending a letter to him using his initial, and failing to call him back.

What happened

In June 2025, Lloyds sent Mr M a letter advising him that when he closed his account in December 2023 it should have told him that statements would only be available for five years. When he complained about this, he advised that in the letter Lloyds had used his initial rather than his full name and this led to someone else in his household opening the letter, as they had the same initial. He further complained that when he later wanted to speak to Lloyds concerning his complaint, he was promised a call back which he didn't receive that day.

Lloyds apologised for the issue concerning the statements, but it had provided information about how to obtain a final statement. I understand that the account in question was only held for a week in December 2023 and there were no transactions on it.

With regard to the letter, I understand that Lloyds uses just an initial as a security issue. The letter had no financial information on it and only provided the last four digits of his account number.

Finally, as regards the telephone call the adviser apologised for not being able to call back on that day due to their workload. Lloyds paid £25 as an apology.

On referral to the Financial Ombudsman Service, our Investigator said she wouldn't be asking Lloyds to do anything more than it already had, nor was she persuaded any further compensation was warranted.

Mr M disagreed, and the matter has been passed to me for an Ombudsman's consideration.

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.

letter re statements

This was an error by Lloyds. But it remedied it by sending the letter referred to in June 2025.

I'm not persuaded that Mr M was directly affected by this. The account in question was opened and then closed within a week. The closing statement which showed no transactions in or out was available online and Mr M could in my view have asked for a paper copy at any time. Further there were no statements that were over five years old. So he wasn't in my view prejudiced by the late notice. I think Lloyds acted reasonably here.

addressee on letter

Mr M complains that the letter was sent to him using just an initial for his first name. I understand that another person in his household has the same initial and opened the letter. Lloyds doesn't agree it made any error here, since that is its standard practice for security reasons. The letter contained no personal details nor a full account number.

Since there is in my view, no security issue over the actual letter sent, I won't be upholding this complaint. And I can't address something which might have happened but didn't e.g. sending a confidential letter. Perhaps if Mr M has a middle initial he could ask his bank to include that in future letters, so it doesn't get confused with the other member of his household.

failure to return call

I understand that Lloyds attempted to call Mr M but he was in meetings and Mr M was annoyed just to receive the final response letter from Tesco. Mr M wanted to discuss the matter. On 17 July 2025 Mr M was promised a callback when he wanted to discuss his complaint. The adviser has explained that because of their workload they couldn't call back that day but was able to reach Mr M the next day. Lloyds paid Mr M £25 for the inconvenience.

I think that was reasonable, advisers have heavy workloads and it's not always possible to call back. And I take into account that, though this was inconvenient for Mr M the complaint didn't require any immediate attention.

Overall, for the three complaints dealt with here, I think Lloyds acted reasonably, and I won't require it to take any other action.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 4 December 2025.

Ray Lawley
Ombudsman