

The complaint

Mr D has complained that, when he received an annual summary of charges statement for his fee-paying Select account, Lloyds Bank PLC ("Lloyds") had included 13 monthly charges.

Mr D is unhappy as he says that only 12 charges should appear on an annual statement.

What happened

Mr D received an annual statement for his fee-paying Select account that covered a period between April 2024 and April 2025 and 13 monthly account fees appeared on the statement.

Mr D complained to Lloyds because he says that an annual statement of charges should only show 12 monthly fees.

Lloyds issued its final response letter on 9 July 2025 and confirmed that no error had been made and Mr D had not been overcharged and so didn't uphold the complaint.

One of our investigators assessed Mr D's complaint and as no error or financial loss was identified, they didn't uphold the complaint.

As Mr D didn't accept the investigators conclusions on the matter, the complaint 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.

Having reviewed everything I don't uphold this complaint I will explain why.

Mr D has complained about how the monthly account fees have appeared on an annual summary statement. But I think it may help to explain that I would only be able to uphold this complaint if Lloyds has made an error or caused Mr D to incur a financial loss. But based on everything I have seen I can't see that it has done either here. I will explain why.

From the outset, I appreciate Mr D's point here. If an account incurs a monthly fee, then you'd expect to see 12 monthly account fees appear in an annual statement. But the reason why 13 fees, rather than 12, appeared is because the date the monthly account fee is taken from his account changes slightly each month.

Importantly though whilst there may have been 13 fees shown on the annual statement, Mr D has only been charged one fee per month which is the correct amount. So, although the annual statement, due to a quirk of the period it covers, shows 13 fees, Mr D has not been overcharged.

To demonstrate this, Lloyds has provided a list of when the £9 monthly account fees were deducted from Mr D's account between April 2024 and April 2025. They were deducted as follows:

2 April 2024, 1 May 2024, 3 June 2024, 1 July 2024, 1 August 2024, 2 September 2024, 1 October 2024, 1 November 2024, 2 December 2024, 2 January 2025, 3 February 2025, 3 March 2025, 1 April 2025.

I have reviewed Mr D's bank statements and I'm satisfied that the monthly fees were taken on the above dates.

As can be seen from the above, the date the monthly account fee is deducted varies slightly each month, but is always in the first few days of each calendar month.

The redacted version of the annual summary of fees and interest that Mr D has provided says that it covers a period between 2 April 2024 and 1 April 2025. So, going on the above dates of when the fees were deducted, it is factually correct to say that 13 monthly account fees were charged in that specific period. Of course, if the April 2025 fee happened to be deducted on 2 April 2025 instead of 1 April 2025, then it would've only said 12 fees have been deducted in the specified period.

I recognise that Mr D is unhappy that, because of the slight variation of when the account fee is deducted each month, this has resulted in 13, rather than 12, monthly account fees appearing in an annual summary of charges and interest. But I can't see that Lloyds has made an error, the number of fees taken in the period stated on the annual summary statement is factually correct and Mr D has not incurred a financial loss.

As such, whilst I acknowledge Mr D's continued dissatisfaction with this, at the same time, I can't see that Lloyds has made an error here or acted unfairly or unreasonably. Because of this, I am unable to uphold this complaint.

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 to accept or reject my decision before 26 November 2025.

Thomas White
Ombudsman