

## **The complaint**

Mr A complains on behalf of his son Mr R, that Lloyds Bank PLC haven't handled his savings account appropriately.

## **What happened**

In July 2025, Mr A visited his local branch to discuss his son's account and find out why he hadn't received the paying-in books he'd requested. He was then informed he wasn't the authorised contact on the account and the address he provided didn't match the details held on file.

Mr A found this very upsetting as he said all the information he'd given was correct and he felt he was being accused of lying. The branch manager then shared the same information with him. As Mr A became increasingly concerned Mr R's account could have been compromised, he called the police who visited the branch and discussed the matter with him.

When Lloyds investigated the complaint, they apologised for the poor customer service Mr A received in branch. They confirmed that Mr A was the authorised contact for the account and said they didn't hold the correct address on file due to a bank error. As a result of this issue, three paying-in books were dispatched to the incorrect address, but they were all returned to Lloyds and didn't contain any personal data. They also said the address had since been corrected and feedback shared with the branch to help them improve.

To recognise the upset Mr A experienced in the branch and the error with the address, they offered him £100 compensation. Mr A said this didn't resolve the complaint and asked for the compensation to be paid directly to charity. Lloyds then complied with this request and issued a second final response, clarifying their position.

Mr A remained unhappy, so he escalated the complaint to our service. Our investigator then highlighted the fact Mr R was the eligible complainant in this case as the savings account belongs to him. He also explained that under our rules, we can't ask firms to pay compensation to representatives. So, this meant he couldn't ask Lloyds to pay Mr A any compensation for the upset he personally experienced due to this issue. He acknowledged there was a delay in receiving a paying-in book due to the error with the address but he also noticed that Mr A had still been able to add money to Mr R's account in any event. So, while he appreciated how strongly Mr A felt about this matter, he didn't think Lloyds should do anything more.

Mr A then requested a final decision. He said he was worried his son's personal data had been breached and he needed justice for what he described as the abuse he experienced during the branch visit.

## **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 would firstly like to explain that while I have considered everything that's happened, I have focussed my investigation on the way Mr R's account has been handled by Lloyds and decided if they need to do anything more to put things right for him. I appreciate Mr A feels he should receive justice for the way he was treated personally, but as he isn't an eligible complainant that isn't something I can comment on. I should also explain that our service isn't a regulator or a court, so I am unable to punish or fine Lloyds for their actions.

There is no dispute that Mr A received poor customer service when he attended the branch. He was incorrectly informed he wasn't the authorised contact for his son's account and he was told a different address was connected to it. I also note that the problem unfortunately escalated once the branch manager got involved, as instead of putting Mr A's concerns to rest, they also shared incorrect information with him. Understandably, Mr A shielded his son from the upset he experienced during this visit, so I'm satisfied it wouldn't be appropriate to direct Lloyds to pay compensation to Mr R because of this issue.

I've next considered the impact of the incorrect address being associated with Mr R's account. Lloyds have taken full responsibility for this and said they are sorry for the upset and confusion it caused. I was also pleased to see that once the issue came to light during the branch visit, the address was swiftly changed. Mr A was still able to make payments into the account despite this problem, and he's since received a paying-in book he can use. So, while its clear this issue should never have happened, I'm satisfied Lloyds have done everything I would reasonably expect to try and put things right.

Lastly, I understand Mr A is worried Mr R's personal information may have been breached and shared with third parties. I can understand why the wrong address may have created this concern. However, as Lloyds have evidenced that all three paying-in books were returned back to them and destroyed, I'm satisfied this isn't likely to be the case.

### **My final decision**

My final decision is I don't uphold this complaint

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 5 March 2026.

Claire Greene  
**Ombudsman**