

The complaint

Mr C complains that Lloyds Bank PLC is unable to locate an account which he says remains open with it. He says it has a credit balance of around £2,500.

What happened

In June 2025 Mr C contacted Lloyds to say that he thought it held an account in his name with around £2,500 in it.

Lloyds checked its records and identified two accounts in Mr C's name – a current account which had been closed in 2002, with a negative balance which had been written off; and a savings account with a balance of 2p, which Lloyds then closed.

The bank acknowledged that it had taken longer than it should have taken to deal with Mr C's query and paid him £100 in recognition of that. But it said there was no evidence of any other accounts and no further open account in Mr C's name.

Mr C remained adamant that he had another account and that it had been open in 2021. He referred the matter to this service. One of our investigators considered what had happened but did not recommend that the complaint be upheld. He noted that, whilst Mr C had provided a sort code and account number, they were for the current account which had been closed in 2002.

Mr C did not accept the investigator's assessment and asked that an ombudsman review the complaint.

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.

Mr C has said that he has a printout showing an open account in 2021. He has not, however, provided a copy. He has said too that he used the missing account to make loan payments, so would not have closed it. Again, there is no evidence of the loan or of payments being made to a loan account.

The only evidence I have of a further account in Mr C's name is, therefore, his own (incomplete) recollection that there was one. I cannot fairly conclude on that basis that there ever was a further account, still less that there is an account which remains open with a credit balance.

I have also considered carefully the steps which Lloyds took to locate any further accounts. I am satisfied that it has carried out a thorough search, including a search based on Mr C's previous address. If there had been another account, even a dormant one, I am satisfied the bank's searches would have found it.

Finally, I agree with the investigator that the payment of £100 was fair in the circumstances.

My final decision

For these reasons, my final decision is that I do not uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 26 February 2026.

Mike Ingram
Ombudsman