

The complaint

Mrs D complains about the administration of two current accounts she has with Lloyds Bank PLC (“Lloyds”).

What happened

Mrs D had two accounts with Lloyds. She is represented by her son Mr D who acts as her attorney for her financial affairs.

Mr D made a number of complaints about the problems he’d had managing Mrs D’s accounts for her. These included:

- Problems getting Lloyds to register him as Mrs D’s attorney
- Delays in receiving debit cards
- Problems setting up online banking
- Address errors in online banking and downloaded statements
- Problems with a standing order and withdrawing cash at a branch
- Difficulties and delays communicating with the bank on the phone.

Lloyds looked into these complaints. It upheld some of the complaints but not others.

Lloyds paid Mrs D £100 compensation to compensate her for the problems that occurred when Mr D tried to register the relevant attorney documentation with it in 2025. It accepted that Mr D was given incorrect information on the phone about what Lloyds considered to be acceptable proof of identification for registering the documentation. That meant that he had to make numerous trips to branch to provide correct documentation. After that, Lloyds’ scanned copies of the identification documentation became corrupted, so the documentation had to be sent again. Mr D was only told about that some time later when he requested a card to use Mrs D’s account.

Lloyds said it would pay Mr D £75 compensation for giving him incorrect information about a standing order in August 2025. Lloyds said it would cancel the standing order but it didn’t. Mr D told us he accepted the £75 compensation on the condition that it could be increased. In December 2025 he said he was still waiting for the £75 cheque but overall he considered that matter resolved, unless the Financial Ombudsman Service thought otherwise.

Mr D wasn’t satisfied so he complained to the Financial Ombudsman Service.

Our investigator looked into the complaints raised and said that he agreed with how Lloyds had resolved them. He said he thought its explanations about why it didn’t uphold some of Mr D’s complaints were sufficient and that the compensation Lloyds paid on the two complaints it upheld was fair and reasonable. He didn’t think Lloyds had made a mistake when it decided not to uphold the complaints raised about the other issues.

Our investigator went on to say that he could see that Mr D had complained about the impact of the complaints raised on him personally. Our investigator recognised the frustration and inconvenience Mr D said he'd experienced in relation to the matters raised. However, he said that Mr D wasn't an eligible complainant under the rules that govern the Financial Ombudsman Service, so we couldn't look into the impact on him personally of the matters complained about. That was because Mrs D (not Mr D) was Lloyds' customer in relation to the matters complained about.

Mr D was unhappy about what our investigator said. He said that our investigator's summary of his complaints didn't set out all the relevant information. He also gave an example of another mistake that he said Lloyds hadn't acknowledged properly. He said Lloyds had given him incorrect information about the number he needed to use to log in to Mrs D's account. He told us that the misinformation and the phone calls he had about it caused him stress and frustration. However, he was clear that despite the information he was able to log in to Mrs D's account and that he'd been able to do so for some time.

He asked for this complaint to be considered by an ombudsman. So it has been passed on to me for a final 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.

I'll begin by saying that I'm sorry to hear about the difficulties Mr D has experienced trying to manage Mrs D's bank accounts. I can see that he has been extremely frustrated by the matters he has complained about and that he wants Lloyds to be held accountable for what happened. I'm also conscious that the matters Mr D has complained about occurred after a bereavement. I'm sorry to hear about Mr D's loss.

Having considered this complaint as a whole, I think that much of it centres on the impact of what happened on Mr D personally when acting as Mrs D's attorney. Mr D has been upfront about that – he told us that Mrs D has no knowledge of Mr D making this complaint, and that the complaints are largely about his frustrations.

Mr D understands that the rules that govern the Financial Ombudsman Service are clear that we can only consider the impact of the complaints raised on Mrs D – the account holder. That means that when considering this complaint, my role is to solely to consider the impact of what happened on Mrs D. So I will not comment on Mr D's complaints about the impact of these matters on him personally or the £75 compensation that Lloyds agreed to pay him.

Taking this matter as a whole, I think the impact of what happened on Mrs D has been small. I accept that there might have been some delays to her account being appropriately managed when Mr D experienced problems getting himself registered as Mrs D's attorney. But having considered everything that has been said and provided in this complaint, it doesn't appear that Mrs D suffered any financial detriment as a result of the complaints raised. It appears that despite the problems raised Mr D has been able to manage Mrs D's account for her.

For completeness I'll say here that I can see that Lloyds paid Mrs D £100 for the impact of the delays caused by Mr D's difficulties registering himself as her attorney. I think that's a fair and reasonable amount to cover that issue given the nature of what happened. I'm satisfied that the level of compensation offered is in line with what the Financial Ombudsman Service would award for matters that have caused some inconvenience and distress over a few weeks.

Conclusion

I appreciate that Mr D is likely to be disappointed by this decision. However, for the reasons set out above, I don't think Lloyds needs to do more to resolve this dispute.

My final decision

My decision is that Lloyds Bank PLC doesn't need to do more to resolve this dispute.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 27 March 2026.

Laura Forster
Ombudsman