

## **The complaint**

Mrs J's son Mr C is unhappy with Lloyds Bank PLC. Mr C holds a Lasting Power of Attorney (LPA) for Mrs J. But he found that Lloyds had removed Mrs J's online access to the account.

Throughout the decision I'm referring to Mr C who brought the complaint, on behalf of Mrs J.

## **What happened**

In November 2025, Mr C realised Lloyds had stopped Mrs J's access to online banking. He contacted Lloyds as this was inconvenient for Mrs J and asked Lloyds to provide him with online access to Mrs J's accounts.

Lloyds said there was no LPA registered at the time and so asked Mr C to register the LPA. Mr C said he'd been using Mrs J's details for the past three years without issue and needed the access reinstated.

Lloyds said it was unable to reinstate Mrs J's access, and it was against the terms and conditions for someone other than Mrs J to use her security details to access the accounts. It was also unable to provide Mr C access as an attorney because he lived abroad. Lloyds said it was able to allow him access to telephone banking to manage Mrs J's accounts.

Unhappy with this Mr C complained to Lloyds. Lloyds didn't uphold the complaint. It said it took the decision to suspend Mrs J's online access because it was being used outside of its terms and conditions and it also couldn't provide Mr C with online access as an attorney because he was living overseas.

Mr C remained unhappy and referred the complaint to our service. He said Lloyds terms say an attorney is able to have online access but Lloyds haven't explained clearly why it is unable to let him have access. He also didn't think the telephone banking access was efficient so wanted the online access to be granted.

Our investigator didn't uphold the complaint. She said Lloyds had acted fairly when restricting the access as Lloyds only found out in November 2025 that Mrs J had an LPA. She was satisfied that Lloyds acted in line with its policy that didn't allow for online access for attorneys that didn't hold a UK address.

Mr C remained unhappy and because a resolution wasn't found the complaint has been passed to me to make 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 hope that Mr C won't take it as a discourtesy that I've described and condensed this complaint in the way that I have. I have considered all his submissions carefully but ours is an informal dispute resolution service and so I've concentrated on what I consider to be the crux of the complaint - our rules allow me to do that. And the crux of this complaint is

regarding Lloyds' inability to allow Mr C online access to Mrs J's accounts to assist with him managing things for her.

Firstly, I understand that Mr C is looking for a clearer explanation as to why it won't allow him online access to Mrs J's accounts and he's told us not having this access is causing him inconvenience in being able to manage things for Mrs J. But I must be clear that I can't look at the impact Lloyds' actions have had on Mr C personally. This is because I can only look at how Lloyds' actions have affected the account holder - Mrs J – as she is the eligible complainant.

So although even if I accept that Mr C has been inconvenienced and distressed by Lloyds' actions, I can't look at compensating him personally for this if I found that Lloyds had done something wrong or treated him unfairly.

It might help if I explain here, I don't have the power to tell Lloyds how it needs to run its business and I can't make Lloyds change its systems or processes – such as the systems it has in place to restrict and monitor accounts or tell it what facilities it must offer. These are commercial decisions and not something for me to get involved with.

Nor can I say or direct what procedures Lloyds needs to have in place to meet its regulatory obligations, that's the role of the regulator, in this case the Financial Conduct Authority. We offer an informal dispute resolution service and have no regulatory or disciplinary role.

That said, while I'm not looking at Lloyds' systems and processes per se, it won't have acted fairly and reasonably towards Mrs J if it wasn't giving Mr C reasonable access to information and banking services to her account with it.

Mr C is unhappy that Lloyds put a restriction on Mrs J's access to her online banking when it found out her details were being used by Mr C. I think Lloyds acted fairly and reasonably here. Lloyds has a duty to protect its customers' accounts and under the terms and conditions it sets out that online access details aren't to be shared so once it realised the details had been shared, I think it acted fairly in restricting Mrs J's access.

Lloyds has provided us with its policy and procedures on granting online banking access to power of attorneys – in Mr C's situation, namely that he lives abroad, it's clear that it has decided the risk isn't one it wants to take. It's explained due to limitations within its systems it is currently unable to offer online banking access to non-customers resident outside of the UK.

Even if I felt that Lloyds might be being overly cautious here as I find it difficult to see the risk that they may be referring to. It's Lloyds commercial decision as to what online access it may allow in individual circumstances here which I feel sits outside the remit of what I can reasonably instruct them to do.

I realise this will be frustrating for Mr C. I accept that other banks might have other accounts and facilities available that do things differently, but Lloyds are under no obligation to do the same.

To manage Mrs J's account Lloyds has explained the options available to Mr C including using telephone banking. I accept that this isn't the resolution Mr C wants to assist Mrs J in managing her financial affairs and he's explained how frustrating and inconvenient this has been for him especially when he is merely trying to assist his mother at a time that is no doubt very distressing for him.

But that doesn't mean it automatically follows that Lloyds in not being able to offer him online

banking access to Mrs J's account it has done something wrong or is treating Mrs J unfairly.

And as Lloyds has provided what I think are reasonable options to assist Mr C in the management of his mother's account – albeit I accept this requires some work on Mr C's part as her attorney – I don't think Lloyds has treated Mrs J unfairly as I can't see what more it can reasonably do in the circumstances.

I appreciate this will come as a disappointment for Mr C as this isn't the outcome he wants, but ultimately the difficulties Mr C is facing in the management of his mother's affairs is down to most unfortunate circumstances and not due to any wrongdoing on Lloyds's behalf and so it follows I don't uphold this complaint.

### **My final decision**

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 18 May 2026.

Jag Dhuphar  
**Ombudsman**