

## **complaint**

Mr B complains that Lloyds Bank PLC hold him responsible for a credit card debt that isn't his.

## **background**

Mr B says Lloyds has sold a credit card debt to a third party company whom are now perusing him for it. He says the debt isn't his and asks Lloyds to provide identification proof that he opened the account.

Lloyds says Mr B opened the account in 2005. It says it has previously spoken to Mr B about a repayment plan for the debt, and has been sending statements to his home address for many years. Lloyds says it can't provide the documents Mr B would like to see due to the length of time since the account was opened.

Mr B complained to us but our adjudicator didn't uphold the complaint. She thought the debt was Mr B's as payments had been made towards the debt and Mr B had spoken to Lloyds.

Mr B doesn't accept that view. He would like an apology from Lloyds and the debt removed from his name.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I've come to the same overall conclusions as the adjudicator for the same reasons. I realise Mr B will be disappointed by my decision.

I've looked through Lloyds records and can see that Mr B held other accounts with Lloyds. I can also see that there was a direct debit set up to make regular monthly repayments on it. Mr B hasn't disputed the fact that this arrangement was in place or that he had other Lloyds accounts and products. I can also see that a person Lloyds believed was Mr B contacted it to discuss a repayment plan. Mr B hasn't disputed this was him. So I'm satisfied the credit card was Mr B's and he had set up a direct debit from another account of his to make regular payments. I'm also satisfied Mr B has contacted Lloyds about this account over the years. I don't think it likely that someone who may have taken out a credit card in Mr B's name would act in that way, or make repayments towards the debt.

I can also see that Mr B has previously complained that Lloyds sold this debt to another company. I think that on balance suggests Mr B knew this was his debt.

I appreciate Mr B would like Lloyds to provide identification documents used to open the credit card account. But I accept due to the length of time since the account was opened they are no longer available. And in any event I don't think they are needed, as I'm satisfied the credit card debt is Mr B's for the reasons I've set out. I can also see that the credit card statements were sent to Mr B's home address.

For those reasons I can't fairly order Lloyds to apologise to Mr B or remove this debt from his name.

**my final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 25 October 2017.

David Singh  
**ombudsman**