

complaint

Mr and Mrs E complain that Lloyds Bank plc sent security information to their residential address rather than their correspondence address and will not change its processes to ensure that all future information goes to their correspondence address.

background

In October 2013, Mr E registered for on-line banking. Security information relating to this account was then sent to Mr and Mrs E's residential address. Mr and Mrs E say they have explained to the bank that the residential address is a holiday let and empty for a lot of the year and that they put this as their residential address so that deliveries could be made to it. They say that by sending sensitive information to an empty house the bank is creating a security risk and that everything should be sent to their correspondence address. Mr E says that the holiday let should be noted as a registered address rather than residential address.

The bank says that the correspondence address will override the residential address for most correspondence but that certain information will only be sent to the residential address which is, usually, the address the customer lives at. It says this is a policy decision and that it is a security measure. It says that Mr and Mrs E should change their residential address so that this information is not going to an empty property.

The adjudicator did not uphold this complaint. She accepted that it was the bank's policy to send certain information to a customer's residential address and said that we could not tell the bank to change its procedure if it is a commercial decision legitimately exercised.

Mr and Mrs E did not accept this. Mr E said that other banks can do what he has asked and that Lloyds should change its procedure to enable this to happen.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I understand why Mr and Mrs E used their holiday let as their residential address and that they set up their home address as a correspondence address so that all post would go there. This approach has worked for most correspondence. My decision considers whether the bank did anything wrong following Mr E's on-line banking registration by sending certain security information to Mr and Mrs E's residential address. I will also consider whether the bank should change its systems to ensure that all future correspondence goes to Mr and Mrs E's correspondence address.

I have looked at the bank's information about the use of a correspondence address. It explains that while the correspondence address will usually override the residential address, there are exceptions to this. The information sent to Mr and Mrs E's residential address was sent there as a security measure and this was in line with the bank's standard approach. I do not find that approach unreasonable or that the bank did anything wrong.

Mr and Mrs E have said that the bank should now change its procedures so that all information goes to their correspondence address. They say that the current situation is creating a security risk and that other banks are able to provide the service they want. They also complained that the letters about their complaint went to their residential address.

I understand Mr and Mrs E's concerns about the security of their information and I can see that the current approach taken by the bank does not suit their needs. But my role is not to compare the approaches taken by different banks or to require the bank to change its procedures. I find that the bank has provided Mr and Mrs E with the reasons why certain information will continue to be sent to their residential address and because it is following its normal approach, I do not find that it has done anything wrong by not agreeing to Mr and Mrs E's request. I also find that the bank explained that its complaint system also used the residential address which is why the responses to their complaint went to that address and that it then provided a copy of the complaint correspondence to Mr and Mrs E's correspondence address.

Because I do not find that the bank has done anything wrong, I do not require it to do anything further in relation to this complaint.

my final decision

My final decision is that I do not uphold this complaint.

Jane Archer
ombudsman