

## **The complaint**

Ms S complains that Lloyds Bank PLC contacted her by email which she wasn't sure was genuine and Lloyds wasn't able to reassure her on that point.

## **What happened**

Ms S said she called Lloyds in response to its email of 9 May 2023 as it wasn't signed and came from a 'no reply' mailbox. She said Lloyds' agent couldn't trace it, but said it should have a reference number if it was genuine. Ms S was concerned she had exposed her bank account to risk and kept checking her account until she received a response from Lloyds.

Lloyds explained that it sent the email, but it was generic and its agent gave Ms S incorrect information about it needing a reference number in order to be genuine. Ms S acknowledged that the original agent 'seemed to change his mind about the reference number'.

Ms S was unhappy with the use of generic emails as she felt vulnerable to receiving further emails from Lloyds that looked untoward but were real. She wanted compensation for the incorrect advice about the reference number.

Lloyds in its final response to Ms S said, 'when you contacted us on 9 May the colleague did advise you that if the email was from us it would have a reference. I'm sorry you were advised incorrectly'. Lloyds explained that it sent the email so that Ms S would get back in touch as it had input her phone number incorrectly. Lloyds apologised for what had happened but said there has been no financial impact on Ms S.

Ms S was dissatisfied with this response saying she felt vulnerable to similar emails. Ms S referred her complaint to our service. Our investigator didn't recommend it be upheld. She said Lloyds couldn't reach Ms S by phone as it had input her number incorrectly and so it sent a generic email asking her to get in touch. The investigator said this is standard practice as Lloyds wouldn't include the full details over email for security reasons.

The investigator said banks often send general emails from no-reply mailboxes when communicating non-specific information and it was reasonable for Lloyds to have sent Ms S this message. She said Lloyds apologised for providing incorrect information about the reference number and provided feedback to its staff so it shouldn't happen again, and this is a reasonable response for the genuine mistake from Lloyds' agent.

Ms S disagreed with the investigator and requested an ombudsman review her complaint. She said Lloyds said it would check its agent's knowledge from now on. She said she was worried about the comments about a reference number as the agent hadn't the right knowledge. She said this suggests she should have a better outcome from her 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.

I have looked carefully at Lloyds' handling of Ms S's enquiry and concerns, to see if it has acted as it should have and to see if it has treated her fairly. Her complaint relates to information that would be included in an email, and the advice from Lloyds about this. I have

not considered Ms S's separate issue concerning her subject access request to Lloyds or any other issues.

From what the parties have said, I can see where this fairly simple error occurred. Lloyds input Ms S's phone number incorrectly and so needed to reach her by email. On Ms S's questioning its authenticity, Lloyds' agent said a genuine email would hold a reference number. That is of course the case when a specific email is sent in relation to a customer enquiry, but this was just a generic email which Lloyds uses with customers in similar circumstances to Ms S's, and so it carried no reference number.

I'm sorry to see that the email caused Ms S concern, but it was sent by Lloyds to prompt her to get in contact so that Lloyds could verify her subject access request. It is permissible for Lloyds to send a generic and non-specific email to its customers in these circumstances in order to prompt them to get back in touch so it can comply with the customer's request.

The investigator explained that the email was sent the same day Ms S called Lloyds to check on it. Ms S hadn't been able to reply and so would have known there was no risk to her account from the email. I agree with this assessment of the risk to Ms S, and I haven't seen anything to indicate any greater impact on her or that she has suffered any loss. And so I think Lloyds' apology for the incorrect information about the reference number is a fair and reasonable response to Ms S's complaint.

I hope Ms S is fully reassured that she hasn't triggered a scam by her receipt of Lloyds' emails. Whenever she is unsure about the origin of an email she can call Lloyds for information on its listed number and be advised correctly. Lloyds will need to ensure that its agents are aware of its process concerning the use or otherwise of reference numbers on its emails. Lloyds has said it has provided feedback about this.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 26 February 2024.

Andrew Fraser  
**Ombudsman**