

## **The complaint**

Mrs G complains about the way Lloyds Bank PLC (who I'll call Lloyds) are attributing payments to the balances on her credit card account.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 know it will disappoint Mrs G, but I agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I can understand that it must be frustrating for Mrs G as she clearly wants to make payments towards her account in the most advantageous way. But, having reviewed her statements, I don't think I've seen sufficient evidence that the bank have not allocated payments in the manner they are supposed to. The order in which payments are attributed is explained on the bank statements. Under "*allocation of payments*" and "*interest charging information*". The bank have also clarified that to Mrs G in writing. I think they've been reasonable when they have, on previous occasions, been willing to move parts of Mrs G's balance back onto her promotional balance transfer offer, and to refund some interest.

I think the evidence suggests Lloyds are operating the account in line with the terms and conditions of the account.

Mrs G is also unhappy with the service she has received from Lloyds. I can see that they have paid her some compensation in respect of that. and I think that was reasonable.

Ultimately, I am not asking Lloyds to take any further action.

## **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs G to accept or reject my decision before 19 February 2024.

Phillip McMahon  
**Ombudsman**