



LLOYDS BANK

Ms Jennifer Roberts  
60 THE AVENUE  
ALWOODLEY  
LEEDS  
LS17 7NZ

Lloyds Bank plc.  
Customer Services  
LS78 1LB  
Telephone: 0800 092 2485

Our reference: BC14932032  
Account number ending: 4618

12 June 2026

## We've looked into your complaint

Dear Ms Roberts

Re: Alwoodley Parish Council

I'm sorry you've needed to raise a complaint with us about the service you have received when trying to complete your mandate change. I agree with the part of your complaint about the delayed service you have received when trying to make the mandate changes and statement you received and I've looked into the delays in previous cases and not being able to reconcile the account for the last year and this letter explains what happened.

I'm sorry for the delay in responding to your complaint and thank you for your patience. We take all complaints seriously and we appreciate the opportunity to look into your concerns.

### We're making a payment of £60.00

I'm going to pay you £60.00, this is for the stress and inconvenience for your delays in getting the mandate updated. You'll see this in your account ending 4618 within the next 48 hours.

### Service Issues Within the Mandate Process

I have identified shortcomings in the handling of your request relating to the mandate changes. While the initial process was followed and the forms submitted were not fully or correctly completed, which contributed to delays, there were clear service issues in how your case was managed.

On 21 May, you advised that Keith was no longer a party to the account and should not be contacted. Despite receiving this instruction, we continued to contact him in error. In addition, there was a delay in responding to your email sent on 21 May, with a full response not provided until 28 May. When you raised further questions on 28 May regarding the board of resolution completion, correspondence was again incorrectly issued to Keith.

This demonstrates that your instructions were not appropriately followed and that there were failings in how we managed communications on your account. I apologise for the inconvenience this has caused and the delays to the changes this caused.

I can confirm your mandate request has now been completed following the amended form being received on the 10th June.

## **Statement Request**

Our records show that a request for copy statements was made in March, including a request during a call for statements covering the period from March 2025 to March 2026. However, the information available suggests that the statements provided were not for the requested period and were instead out of date.

As we are unable to clearly evidence exactly which statements were issued, I have accepted your account of events and I apologise that the correct documentation was not provided. If you would like to order a statement a signatory will be able to call up to get this ordered for you.

## **Delays Prior to May Mandate Case**

You advised that the mandate issues had been ongoing for several months. While I acknowledge that there were delays from May onwards, the evidence does not support that these delays were solely due to our actions over the longer period.

Previous cases, including CB-5109722 from February, show that we followed the correct process and contacted you with the necessary information required to progress the request. However, these communications were not responded to at the time, which contributed to the overall timeframe.

## **Account Reconciliation Difficulties**

You also stated that you have been unable to reconcile the accounts for over a year since taking on your role. However from reviewing your mandate change requests, there is no evidence to indicate that this issue has been caused by any error or failing on our part.

## **How I reviewed your complaint**

I've used the information we have on our systems in my investigation. I also considered the points you raised. I agree with your complaint about the delays in your may mandate and the statement you received and I've explained what I've done to put this right. I can't agree with your complaint about the delays prior to your mandate variation request prior to May and account reconciliation difficulties but I hope I've explained how we came to our decision and you understand what has happened.

## **You can go to the Financial Ombudsman Service**

If you don't agree with this decision, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter. Full details of how to do this are in the "Things you need to know" section at the end of this letter.

## **If you have any questions please get in touch**

You can call us on the number at the top of this letter. We're open 8am to 6pm Monday to Friday, and someone else can help if I'm not available.

Yours sincerely

*Lucy Osborne*

Lucy Osborne  
Complaint Manager

Enclosed: Things you need to know summary

# Things you need to know

## Asking the Financial Ombudsman Service to look at your complaint

**You have the right to refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of this letter.**

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

You can visit [www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet](http://www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet) for further information.

## We value your feedback

We appreciate your feedback and take it seriously. Your experience matters to us, and we use feedback like yours to improve our processes and services. Thank you for helping us get better and for giving us the chance to improve our service in the future.

## How we use personal data

We use personal data to help us deal with complaints. Sometimes we share information with other companies that help us do this. Visit [lloydsbank.com/privacy.asp](http://lloydsbank.com/privacy.asp) to find out more. Telephone calls may be monitored and recorded.

## If you need extra help

**If you need this communication in another format, such as large print, braille or audio CD, please contact us.**

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages at [relayuk.bt.com](http://relayuk.bt.com).

SignVideo services are also available if you're Deaf and use British Sign Language:  
[lloydsbank.com/contact-us/sign-video.html](http://lloydsbank.com/contact-us/sign-video.html)

If you need support due to a disability, please get in touch.