LLOYDS BANK

Mrs Samantha J Parkin
GREEN HILL
FORE STREET
MORETONHAMPSTEAD
NEWTON ABBOT
TQ13 8LL

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

Our reference: CP-5066
Account number ending: 1455

1 November 2026

We've looked into your complaint

Dear Mrs Parkin

Re: Moretonhampstead Parish Council

Thank you for bringing this complaint to our attention. I'm sorry you've had to get in touch with us regarding the cards received for parties that have been removed from your account. It isn't the experience we want for our customers, and we agree with your complaint.

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 £80.00

I'm going to pay you £80.00, this is for the continual cards been received for parties that were removed from the account. You'll see this in your account ending 1455 within the next 48 hours.

Authentication cards for previous signatories

I understand your concern regarding further authentication cards being issued for individuals who had already been removed from the mandate for the Moretonhampstead Parish Council account, particularly as you had experienced a similar issue previously.

I have reviewed the account and the individuals currently linked to it. I can confirm that the former signatories for whom the recent cards were issued no longer have access to or authority to operate the account.

When these individuals were removed from the mandate, their associated authentication cards were unfortunately not cancelled at the same time. This meant that replacement cards were automatically generated, despite the individuals no longer being authorised to operate the account. I appreciate how concerning this will have been, particularly given that you reasonably expected all associated access and cards to be removed when the mandate was updated.

I have also reviewed the current account arrangements and can confirm that the only individuals who continue to have access to the account are those listed in your email, which are:

Samantha Parkin
Catherine Fileman-Wright
Jan Evans
Vivienne Hodges

Gordon Keep
Michael Jeffery

I can confirm that no other individuals outside of those listed above currently have access to the account. All authentication cards linked to previous signatories have now been cancelled, and no further cards should be issued to those former mandate holders.

Having reviewed what happened, I agree that the authentication cards should have been cancelled when the individuals were removed from the mandate. As this was not completed correctly, I am upholding your complaint.

I sincerely apologise for the concern and inconvenience this has caused, particularly as you had previously raised a similar issue with us. I hope this confirmation provides reassurance that the former signatories no longer have access to the account and that only the individuals listed above remain authorised.

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 hope I've explained how we came to our decision and you understand what's 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

Luke James-Mckeown
Luke James-Mckeown
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** 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 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.

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

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

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