



Lloyds TSB

18 June 2009

Mr Christopher Hodgkins

London



Card Services
Lloyds TSB Bank plc
Southchurch Avenue
Southend on Sea
SS1 2LB

Telephone: 0845 606 2176

Dear Mr Hodgkins

Your card number: !

At Lloyds TSB we are committed to ensuring that our lending is responsible. We have recently introduced a programme of reducing credit limits on credit cards that have not been used for some time. As a result of this review we have decided to reduce your limit to £1000.00 with effect from your latest statement date.

I would like to explain why we have done this. Past experience shows that details of cards that are unused can be at greater risk of being used by fraudsters. Lloyds TSB has an obligation to prevent fraud wherever possible and by reducing credit limits on unused cards we hope to reduce the potential loss from fraud that may arise. As a responsible lender, Lloyds TSB also has a duty to ensure that credit is not provided where it is either unwanted or inappropriate.

When making this decision we have considered the past and present performance of all the Lloyds TSB accounts you hold with us and if relevant may also have obtained information from a Credit Reference agency. Whilst Credit Reference information may not have been used in your case, you may be interested to know that you can obtain a copy of your credit file by contacting Experian and in case you would like to do this, here are their details.

By post to;
Experian Ltd.
Consumer Help Service
P.O. Box 8000
Nottingham
NG1 5GX

Or on-line at;
www.experian.co.uk



Lloyds TSB

If you wish to appeal against our decision, please write to the following address within the next 2 months:

Lloyds TSB Bank PLC
Personal Lending Decisions
New England Street
Brighton,
BN1 4GU

To assist us in the review, please be sure to include in your letter:

- * Your LTSB Credit Card Number
- * The new information you would like us to review, including your last 3 months bank statements and credit reference agency file
- * If you bank with us, your sort code and account number

Finally, please let me reassure you that the reduction of the credit limit does not affect your credit rating.

Yours sincerely

Manager
Card Services

Copy

Unnamed manager
Card Services
Lloyds TSB
Southchurch Avenue
Southend-on-Sea
Essex SS1 2LB

Chris Hodgkins
[REDACTED]
[REDACTED]
London
[REDACTED]

30th June 2009

Dear manager with no name

Re card number [REDACTED]

Thank you for your letter dated 18th June 2009; a very sensible action. However for your records, I have destroyed the card and pin number and I did not at any time make the card operational; I would be grateful if you would acknowledge this.

I was concerned at the hapless way the card was sold to me and the risible credit limit of £[REDACTED] a simple glance at my income and expenditure would have immediately rendered this sum, if taken to the full limit of credit, unpayable.

I suggest that if you are going to lend responsibly, you:

- Interview the prospect in person
- Inform them how you have arrived at the credit rating that sets their credit limit.
- Examine their bank account records; I assume they have to be a customer of the bank before you would issue them a card.

I would like to know how you arrived at a credit rating that gave access to such an eye watering sum of money. I doubt whether the Chair and CEO of Lloyds Bank are interested in this matter, but the Treasury Select Committee will be.

Finally, do you think in the interests of courtesy, that the next time you write to a Lloyds Bank customer of over 30 years standing, that the letter could be signed by a real individual?

Yours sincerely

Cc Lord Veitch
Eric Daniels



Lloyds TSB

**Card Operations
Customer Service Recovery**

Lloyds TSB Bank PLC
Queens Road Quadrant
1-5, Queens Road Quadrant
Brighton
BN1 3XJ

Our Ref: CSRC/BTN/141261

Mr C Hodgkins

London

Telephone: 01273 743015

Fax: 01273 745538

Office Hours;
Mon-Fri. 9am-5pm

Monday, 06 July 2009

Dear Mr Hodgkins

Complaint Reference: 141261

I am sorry that you have had cause to complain. Thank you for bringing your concerns to my attention.

I have arranged for a member of my Customer Service Recovery team to carry out an immediate investigation, so that you will receive a full response from us. Because of the issues you have raised, it may take a little time to gather all of the information together, but we will respond to you within 28 days.

In the meantime I have enclosed a copy of the Bank's guide "How to Voice Your Concerns" which gives you more details about resolving your complaints with us.

Yours sincerely

Richard Michalec
Card Operations Customer Service Recovery
Brighton



Lloyds TSB

**Card Operations
Customer Service Recovery**
Lloyds TSB Bank PLC
Queens Road Quadrant
1-5 Queens Road Quadrant
Brighton
BN1 3XJ

Telephone : 01273 743094
Facsimile : 01273 745538

Office Hours
9.00 am to 5.00 pm
Monday to Friday

Mr Christopher Hodgkins

27th July 2009

Our reference: CSRC/BTN/amv/141261

Dear Mr Hodgkins

Account number: ** * - closed account**

Thank you for your letter dated 30th June addressed to our Southend Offices and copied to our Group Chief Executive, Mr Eric Daniels. I have been asked to respond as our Customer Service Recovery department handles all credit card issues.

Let me start by acknowledging that you have destroyed this card and PIN and by confirming that the account has now been closed.

Having reviewed our records, I can see that this account was opened in October 2008 by our Phonebank department in Glasgow with a credit limit of £.

I appreciate that you felt this credit limit was not appropriate Mr Hodgkins and can advise that many factors are taken into consideration when setting a credit limit. As you already held a long and varied business relationship with Lloyds TSB your application would have been processed by our automatic scoring system and the credit limit would have been set in relation to the number of 'points scored' based on the exemplary way your existing accounts were run.

If you had contacted us when this account was first issued to express your dissatisfaction at such a high credit limit being set, we would have been happy to reduce this, upon request, to one that you felt was more appropriate.

As you simply destroyed the card and PIN without notifying us that you didn't want the facility, we identified that there was a high credit limit on an unused account and that is why we wrote you recently to reduce your limit to £1000.

I trust this has clarified the matter Mr Hodgkins, and hope that you will agree that Lloyds are a responsible lender and we are trying to reduce both the possibility of fraud and unsecured lending when it is not appropriate.



official partner

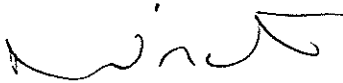
With regard to the illegible signature at the bottom of our letter I am sorry for any offence caused by this not being personalised and can advise that your comments will be passed to our Marketing department for future consideration.

I'm sorry we don't feel able to agree to your complaint, but if you have any new information that you feel may lead me to reconsider my decision, please let me know.

If we cannot come to an agreement, I will provide you with details of the Financial Ombudsman Service, so they can consider your complaint independently.

As long as you are happy with the way I have dealt with your complaint, there is no need for you to reply to my letter. If I have not heard from you by 27th September 2009, I will close my file, although I will reopen it if you come back to me at any point afterwards.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Mary Violet', with a stylized flourish at the end.

Mary Violet
Senior Concerns Officer
Card Operations, Customer Service Recovery

Ms Mary Violet
Senior Concerns Officer
Card Operations
Customer Service Recovery
Lloyds TSB Bank plc
1 - 5 Queens Road Quadrant
Brighton BN1 3XJ

Chris Hodgkins
41 Bedford Road
West Ealing
London
W13 0SP

6th August 2009

Dear Ms Violet

Re card number [REDACTED]

Thank you for your letter of the 27th July 2009; thank you for also acknowledging that the credit card account is now closed.

Regrettably your letter does not fully answer the points I made in my letter. The fact of the matter is that Lloyds Bank's rating system is flawed.

I would be grateful to know how Lloyds Bank reconciles the self evident truth that had I taken advantage of the full amount I would have been unable to repay it. I enclose a copy of my letters and I look forward to hearing from you.

Please feel free to move this letter upward to the senior management who dreamed up the current of lending policy.

Yours sincerely



Lloyds TSB

**Card Operations
Customer Service Recovery**

Lloyds TSB Bank PLC
Queens Road Quadrant
1-5 Queens Road
Quadrant
Brighton
BN1 3XJ

Telephone : 01273 745794
Facsimile : 01273 745538

Office Hours
9.00 am to 5.00 pm
Monday to Friday

Mr Christopher Hodgkins

London

29 September 2009

Our reference: CSRC/BTN/JNB/141261/02

Dear Mr Hodgkins

Account number: **** *
**** *
**** *

Card - closed

Thank you for your further letter dated 6 August 2009 address to Mary Violet. I've been asked to look into the issues you raised.

I'm sorry that it has probably taken longer than you would have wished for us to respond but your letter was only received on the 16 September 2009.

Having reviewed your letter dated 30 June 2009 and our reply 27 July 2009, I regret that there is very little I can add to explain exactly how we decided to agree a credit limit for you when your account was opened.

As you will appreciate, when dealing with so many customers, a level of automation is inevitable. To assist in lending decisions being more consistent, we have developed business systems that use a wide variety of information from a number of sources. The system may be changed from time to time to reflect our business strategies.

As a good, longstanding customer of the bank we were very likely to offer you a higher credit limit than a new customer. While your income and expenditure may have had a bearing on the level of credit we were prepared to agree, I would suggest that the trust we had in you played a more important part in the decision. Had you asked us, we would have readily agreed to reduce your credit limit to a level you were more comfortable with. With all credit card lending, the final decision on how much of the available credit to use is down to the customer.



I hope you now feel that I've been able to answer all the points you raised with us. Please treat this letter as our final response. This means that if you're still unhappy, you can ask the Financial Ombudsman Service to investigate your complaint, so long as you do so within six months of the date of this letter.

I've enclosed a booklet about the Financial Ombudsman Service, which includes their address and telephone number.

Yours sincerely

A handwritten signature in black ink, appearing to read 'J Ballantyne', written in a cursive style.

John Ballantyne
Card Operations
Customer Service Recovery

John Ballantyne
Card Operations
Customer Service Recovery
Lloyds TSB Bank plc
1 - 5 Queens Road Quadrant
Brighton BN1 3XJ

Chris Hodgkins
[REDACTED]
[REDACTED]
London
[REDACTED]

08 October 2009

Dear Mr Ballantyne

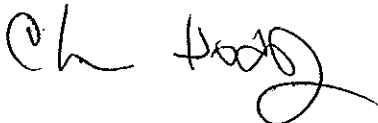
Re card number [REDACTED]

Thank you for your letter of the 29th September 2009.

I appreciate that it is problematic in answering letters and queries such as mine. However, your letter does not comprehensively answer my queries; perhaps you should move this up to a person with responsibility for the policy regarding credit cards and levels of credit.

I also feel that this is a matter for Lloyds Bank to answer, not some hard pressed Financial Ombudsman; the Ombudsman does not set the policy at Lloyds Bank.

Yours sincerely





Lloyds TSB

**Card Operations
Customer Service Recovery**
Lloyds TSB Bank PLC
Queens Road Quadrant
1-5 Queens Road Quadrant
Brighton
BN1 3XJ

Telephone : 01273 743879
Facsimile : 01273 745538

Office Hours
9.00 am to 5.00 pm
Monday to Friday

Mr Christopher Hodgkins

[Redacted]

[Redacted]

London

[Redacted]

9 November 2009

Our reference: CSRC/BTN/BJD/141261/01

Dear Mr Hodgkins

Account number: **** *
**** *
**** *

(Closed)

Thank you for your further letter dated 8 October 2009.

It's my understanding you feel the concerns you've brought to our attention have not been fully addressed.

Once we've issued our final response, we won't normally continue to correspond with you about the same matter. As explained in our final response letter, if you're still unhappy you can refer your complaint to the Financial Ombudsman Service for an independent review.

We have now closed our file, but we will of course retain any further correspondence you may send and co-operate fully with the Financial Ombudsman Service if you decide to ask them to look into your complaint.

Yours sincerely

**Benjamin Donovan
Concerns Officer
Senior Management Concerns Team
Card Operations Customer Service Recovery**

Benjamin Donovan
Concerns Officer
Senior Management Concerns Team
Card Operations Customer Service Recovery
Lloyds TSB Bank plc
1 - 5 Queens Road Quadrant
Brighton BN1 3XJ

Chris Hodgkins
[REDACTED]
[REDACTED]
London
[REDACTED]

COPY

18 November 2009

Dear Mr Donovan

Re card number [REDACTED]

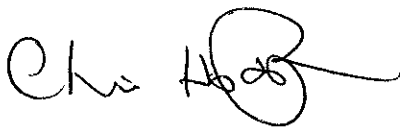
Thank you for your letter of the 9th November 2009.

As you will see from the correspondence in your possession, I have not made a complaint; I expressed concern at the hapless way the card was sold to me and the granting of a credit limit that would be impossible to pay back if taken to the limit.

My enquiry is how Lloyds Bank reconciles itself that had I taken advantage of the full amount I would have been unable to repay it. That is an enquiry, not a complaint. I would be grateful, therefore, if you could answer the question. If you feel unable to answer the question of a customer of some years' standing then feel free to pass on to a superior who can. This is not a matter for the Ombudsman but a matter of policy of Lloyds Bank PLC.

Thank you for your attention in this matter

Yours sincerely



AAChris/complaints/Lloyds090310.doc

Benjamin Donovan
Concerns Officer
Senior Management Concerns Team
Card Operations Customer Service Recovery
Lloyds TSB Bank plc
1 - 5 Queens Road Quadrant
Brighton BN1 3XJ

Chris Hodgkins

[REDACTED]
[REDACTED]
London
[REDACTED]

9 March 2010

Dear Mr Donovan

Re card number [REDACTED]

I wrote to you on the 11th November 2009 and have yet to receive a reply. I enclose a copy of my letter.

Yours sincerely

AAChris/complaints/Lloyds290610.doc

Benjamin Donovan
Concerns Officer
Senior Management Concerns Team
Card Operations Customer Service Recovery
Lloyds TSB Bank plc
1 - 5 Queens Road Quadrant
Brighton BN1 3XJ

Chris Hodgkins

[REDACTED]
[REDACTED]
London
[REDACTED]

29 June 2010

Dear Mr Donovan

Re card number [REDACTED]

I wrote to you on the 11th November 2009 and again on the 9th March 2010 and have yet to receive a reply. I enclose a copy of my letter.

Yours sincerely
