

Eric Daniels
Chief Executive
Lloyds TSB PLC
25 Gresham Street
London EC2V 7HN

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

18th November 2009

Dear Mr Daniels

I have had a protracted correspondence with Customer Service Recovery. As a customer of more than 30 years, I regret to say that the level of service with respect to this matter is not of the high quality I received when I first joined the bank.

I have asked for an investigation into why it took 7 months to resolve what, in effect, was a simple enquiry. This is a matter that relates to efficiency of the bank's own operations and is not a matter to be foisted upon the Ombudsman.

I enclose all the correspondence on the matter and ask the bank to look into then operational efficiency of Customer Service Recovery and supply me with an explanation as to why it took so long to extract the information I required.

Regrettably my trust in Lloyds Bank has been very much diminished by this matter. It would appear that when Lloyds Bank's operational efficiency is questioned, the customer is fobbed off with a gratuitous, facetious and impertinent remark: "We (Lloyds) always take the view that it is for the Ombudsman to decide what does and does not fall within their remit".

Yours sincerely

Chris Hodgkins

Eric Daniels
Chief Executive
Lloyds TSB PLC
25 Gresham Street
London EC2V 7HN

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

22nd July 2010

Dear Mr Daniels

I wrote to you on the 18th November 2009 and I am still awaiting the courtesy of a reply with an explanation. I enclose a copy of the letter.

Secondly, I note from the BBC's Today programme that Lloyds TSB will be charging customers with agreed overdraft limits £5 for the facility each time they use it. People who overdraw without an agreed overdraft will be now charged less than they would have been before. It is clear that the careful and prudent customer is being unfairly penalised to the benefit of the profligate. I will be paying interest on the overdraft and this £5 is an additional extra charge. Furthermore a number of banks offer an overdraft facility with out this charge. Bluntly this is ripping off the customer

The Lloyds TSB Board spokesperson said that there had been full consultation. I was not consulted on this matter; perhaps you will supply me with details of the research and the sample frame used.

I ask you to reconsider this action

Yours sincerely

Chris Hodgkins



Lloyds TSB

02 August 2010

Our Ref : BHAM/AB/CC/1190558

Mr Christopher Hodgkins

London

Customer Relations
Brindleyplace Service Centre
Two Brindleyplace
Birmingham
B1 2AB

Direct Dial : 0121 625 5801
Facsimile: 0845 300 1289

Dear Mr Hodgkins

Our Chief Executive has asked me to thank you for your letter of 22 July and to ensure you receive a prompt response from us.

You will see that I am part of the Customer Relations team here at Lloyds TSB. We were set up by the Bank's senior management team to investigate any concerns raised by our customers. You have my assurance that your letter is receiving our attention and you should have a detailed response from us within a few days.

In the meantime, I enclose a copy of our booklet 'How to voice your concerns' which, among other things, explains our commitment to resolving the issues you have raised with us.

Yours sincerely

Martin Orton
Manager



Lloyds TSB

9 August 2010

Our Ref :BHAM/SB/CC/1190558

Executive and Media Team
Customer Relations
Two Brindleyplace
Birmingham
B1 2AB

Mr C Hodgkins

Direct Dial: 0121 625 5898
Facsimile: 0845 300 1289

London

Dear Mr Hodgkins

Thank you for your letter of 22 July, addressed to the Group Chief Executive, Mr Eric Daniels. I have been asked to respond on his behalf.

For clarification we did receive your letter of 18 November, and another one in March of this year, regarding your previous complaint reference CC/1118345. We issued our 'final response' to this complaint which is our final decision and, principally, our 'final say' on the matter. In these circumstances it is not fruitful for us to continually respond to a customer if they choose to continue to write, and we did advise you in our letter of 16 October that any further correspondence would not receive a reply.

It was very disappointing to hear that you are unhappy with the proposed changes we will be making to our charging tariff. We believe our charges are both fair and competitive and I hope you will understand that I cannot comment on the practices of other businesses.

You can be assured that full consultation was sought before we agreed any changes. Unfortunately, it is not possible for us to consult every customer and I regret that you were not involved on this occasion. I am also sorry to have to bring bad news, but we do not share details of research of this nature with customers.

As we have no plans to make any amendments to our proposed tariff, and there is nothing more I can add in that respect, I have made my letter the Bank's final response to this complaint also. I enclose a leaflet with details of the FOS, should you wish to contact them about this.

Although I am sorry you had occasion to write, and regret that my letter will perhaps come as a disappointment, I am grateful to you for taking the time to write to us.

Yours sincerely

Simeon Brown
Assistant Manager
Executive and Media Complaints



official partner

Eric Daniels
Chief Executive
Lloyds TSB PLC
25 Gresham Street
London EC2V 7HN

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

20 August 2010

Dear Mr Daniels

Please find enclosed a copy of my letter to Lloyds Bank Executive and Media Complaints, whatever that is. It would be useful, helpful, constructive and transparent if Lloyds Bank Ltd provided plausible answers to my queries, stopped treating my queries as complaints and ceased foisting all the results of your policy and business decisions on to the financial ombudsman and using it as a clearing house for the queries and complaints arising from your business decisions.

I require full answers and explanations to the queries raised in my letter of the 18th November 2009 and my letter of the 22nd July 2010.

Yours sincerely

Chris Hodgkins

Simeon Brown
Assistant Manager
Executive and Media Complaints
Customer Relations
Two Brindleyplace
B1 2AB

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

20 August 2010

Dear Mr Brown

Lloyds Bank Plc Changes to the Current Account Charge

Thank you for your letter of 9th August 2010.

I note that Eric Daniels has stated recently that 'Our customer relationship focus remains at the heart'. Regrettably, with regard to correspondence CC1118345 and subsequent correspondence, clearly this is not the case.

For your information:

1. With reference to CC1118345, I did not make a complaint. I tried to elicit information that took me five months. I then asked that the matter of the length of time it took to provide a satisfactory answer to my enquiries to be investigated. This is not a complaint but a request.
 2. With regard to my letter of the 22nd July 2010 and your reply
 - 2.1 I would be grateful if you could explain exactly what the Executive and Media Team does at Customer Relations.
 - 2.2 Again with letter to Eric Daniels of 22nd July this was not a complaint it was an enquiry with regard to the proposed changes to Lloyds Bank charging tariff. Your letter does not address the points that I have made in my letter to Mr Daniels of the 22nd July. The fact is that your competitors offer overdraft facilities without the charge. So I would trust that Lloyds Bank would want to comment on why it cannot offer the same facility especially to a customer of some 30 years standing.
 - 2.3 With regard to consultation, paragraph four of your letter is unhelpful. The letter states: "You can be assured that full consultation was sought before we agreed any changes. Unfortunately, it is not possible for us to consult every customer and I regret you were not involved on this occasion. I am also sorry to bring bad news but we do not share details of research of this nature with our customers."
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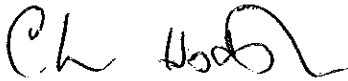
If you had a full consultation then I would have been consulted. You either had a full consultation or you did not.

The amusing attempt at irony, saying that you are sorry to bring me bad news only serves to demonstrate that Lloyds Bank is unable to substantiate these gratuitous increases. If I am wrong then you will of course place in the public domain the research that explicitly supports these increases.

You further state that "it is not fruitful for us to continually respond to a customer if they choose to write". Perhaps you should bear in mind Eric Daniels' "customer relationship focus remains at the heart"?

Finally, you will please note that my letter was an enquiry, not a complaint. I expect a full answer to my letter of the 18th November 2009 and my letter of the 22nd July 2010.

Yours sincerely

A handwritten signature in black ink, appearing to read "Ch Hodgkins". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Chris Hodgkins

CC Eric Daniels



Lloyds TSB

26 August 2010

Executive and Media Team
Customer Relations
Two Brindleyplace
Birmingham
B1 2AB

Our Ref: BHAM/SB/CC/1190558

Mr Christopher Hodgkins

Direct Dial: 0121 625 5898
Facsimile: 0845 300 1289

London

Dear Mr Hodgkins

Thank you for your letter of 20 August, addressed to Mr Eric Daniels. I have been asked again to respond on Mr Daniels' behalf.

For clarification, the Bank's Executive and Media Team is a small, specialist unit working alongside the Executive Office to deal with complaints addressed to the board. As you may well know, complaints are regulated by the FSA and to ensure that we comply with complaint handling legislation this office was set up to reply to customer complaints. You can be assured that although they might not respond personally, the board are kept up to date with developments.

I appreciate your comments but we are committed to providing the very best banking services for our customers, and I can assure you that is no different in your case. Although we are unable to agree to your complaint, it does not mean we do not value you as a customer.

My previous letter was our final response, which means, I am afraid, we have nothing further to add to the previous complaint you raised, or indeed your recent concern about our overdraft charges. I should therefore advise you that if you do choose to write again, your correspondence will be filed without reply.

I regret that my letter might come as a disappointment and I am sorry that this is so. Nevertheless, thank you again for writing.

Yours sincerely

Simeon Brown
Assistant Manager
Executive and Media Complaints

COPY

Chris Hodgkins

Simeon Brown
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15 September 2010

Dear Mr Brown

As a matter of public record, the contents of your letter came as no surprise and only served to reinforce the fact that Lloyds TSB seems to be incapable of addressing and answering a long standing customer's enquiries.

Your letter stated "I appreciate your comments but we are committed to providing the very best banking services for our customers, and I can assure you that is no different in your case. Although we are unable to agree to your complaint, it does not mean we do not value you as a customer".

This is double-speak straight out of 1984 or Alice in Wonderland - or perhaps Lloyds TSB has devised a computer programme that knocks this sort of stuff out at the flick of a switch. It is clear that Lloyds TSB is incapable of addressing my problems and concerns promulgated by the policy decisions of its board of directors; furthermore Lloyds TSB seems to be unable to investigate why it took members of staff months to answer a simple question to the satisfaction of a customer of some 35 years standing.

To be perfectly honest with you, I do not know which is more annoying - the inability of Lloyds TSB to address concerns marked by its policies and the insouciant attitude of a member of staff - or the twaddle you peddle to this customer that Lloyds TSB thinks is an adequate reply. To say there is room for improvement has to be the understatement of the 21st century.

Yours sincerely

Chris Hodgkins

cc Eric Daniels
