

The complaint

Ms W is unhappy with the way Sainsbury's Bank Plc have recorded her name on her credit card account.

What happened

In April 2022 Ms W spoke to Sainsbury's to add her mobile phone number so that she could receive a passcode. During the call Ms W provided her full name and Sainsbury's updated its records. From this point onwards Sainsbury's began to refer to Ms W using her first name, rather than her second name. Ms W is unhappy because prior to this Sainsbury's had used an initial for her first name and referred to her using her second name in full, which is what she prefers.

Sainsbury's explained it was required to hold Ms W's full and correct legal name and it was unable to complete her request to refer to her using her second name. However, it accepted it could have provided better customer service during the call and offered £75.

Our investigator didn't uphold the complaint. She said she didn't think Sainsbury's had acted unreasonably because their process wouldn't allow Ms W's name to be recorded in the way she wanted. She thought the offer of £75 was fair and reasonable.

Ms W didn't agree. In summary, she accepted the need for Sainsbury's to record her names but remained unhappy about the way in which they appear on her letters and account statements.

Because Ms W didn't agree, the case has been passed to me to decide.

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.

Sainsbury's have said their guidelines and fraud prevention measures requires them to record Ms W's correct legal name which is why they updated their records. This doesn't sound unreasonable, so I don't think Sainsbury's did anything wrong by recording on their systems the correct legal format of Ms W's name.

Ms W says Sainsburys had no right to change the format of her name which she gave during the account opening. Although I accept Sainsbury's had previously been using Ms W's name in the format she prefers, she opened her account over 20 years ago. As things change over time, I would expect Sainsburys to keep up to date with new requirements. So I don't think Sainsbury's did anything wrong in updating its records.

Ms W says she hasn't complained about Sainsbury's recording her full name but about the format in which they have chosen to address her on their letters and account statements. However, Sainsbury's have said abbreviating Ms W's first name to an initial on their system is not possible. Taking this into account, and the fact that Sainsbury's are using Ms W's

correct legal name, I don't think they've done anything wrong referring to her by her legal name.

Although Ms W is frustrated by this and wants Sainsbury's to change their system, this is a commercial decision for Sainsbury's and isn't something I have the power to direct them to change.

Ms W has said the format of her name Sainsbury's is using is not accurate because that isn't the name that she uses. Whilst I appreciate Ms W's argument, for the reasons I've explained above I don't think it's unreasonable that Sainsbury's would use her first name as it legally is. Sainsbury's explained that it may be able to fulfil Ms W's request if her name was legally changed and the correct evidence was provided to them. Ms W feels this is unreasonable. Whilst I understand Ms W may not want to go through this process, Sainsbury's have said they wouldn't be able to refer to Ms W as she wants without this.

I agree that Sainsbury's should've told Ms W during the phone call in April 2022 it would be using her first name moving forwards, particularly as it had been corresponding with Ms W in line with her preference since her account had opened. So I think that the offer of £75 to reflect this is fair and reasonable.

I realise Ms W feels very strongly about her complaint. Amongst other things she says Sainsbury's have wilfully and persistently get her name wrong. I am sorry to hear that she finds Sainsbury's actions deeply offensive but for the reasons I've outlined above I don't think Sainsbury's need to do anything further.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 17 August 2023.

Marie Camenzuli
Ombudsman