

## **The complaint**

Mr T has complained that HSBC UK Bank Plc ("HSBC") wouldn't accept documentation he'd provided when trying to open an account. He says the documentation was not accepted because it only had the initial of his first name, rather than his first name in full.

Mr T is also unhappy about how HSBC dealt with him when he tried to complain in branch.

## **What happened**

Mr T went to a branch of HSBC, with the intention of opening a bank account. During the meeting Mr T provided identification, but the HSBC representative said the document needed to show Mr T's first name in full and not just an initial and surname.

Mr T disagreed with this because, as far as he was concerned, the document was valid. Because HSBC would not accept the document as valid, Mr T was unable to complete the account application process, and so he left the meeting without opening an account.

Mr T later went to the branch as he wanted to make a complaint.

Mr T said he had to wait whilst the staff discussed what to do. Mr T says the members of staff asked questions, the answers to which were recorded on paper – but some of these questions were repeated without referring to the notes. Mr T also said the members of staff explained why they didn't think HSBC had done anything wrong. Mr T says he felt as though the members of staff were trying to put him off from making a complaint.

Mr T says he left the branch without completing the complaint as he says the staff member snapped at him and says the member of staff was just trying to obtain his data rather than log a complaint.

After contacting our service about this matter, HSBC confirmed that when someone applies for an account, they need to provide proof of identity and proof of address and the documentation provided must contain the applicants first name in full, rather than just an initial. HSBC did however apologise for the difficulties Mr T faced when trying to raise a complaint and agreed to pay Mr T £100 as a gesture of goodwill because of how matters had been handled.

One of our adjudicators assessed the complaint and they didn't think HSBC's requirement that Mr T provide documents with his full name on was unreasonable, and they thought that HSBC's offer was reasonable in the circumstances.

Mr T disagreed with the adjudicator's assessment, so the matter was referred for an ombudsman's decision.

## **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.

Having reviewed everything, I think that HSBC's offer is reasonable in the circumstances, largely for the same reasons that the adjudicator gave.

I understand the basis of Mr T's complaint is that HSBC should've accepted the documentation he'd provided because, although it only had an initial for his first name, the documentation itself was from an official source and had not been altered. Conversely HSBC says that its anti-money laundering checks require the applicants first and second name to be stated on the documents in full, and so it could not accept a document that didn't have this on.

We've sent Mr T a copy of a document list from HSBC that outlines the requirements it has in place regarding what documentation can be used to prove an account holder's identity and address. And as the adjudicator explained, it says:

*"What proof of identity will you need?"*

*The best documents are those that are issued by an official authority, cannot easily be forged and include a photograph. Typical items are a current Passport, National Identity card or photocard Driving Licence. Separate documents are needed to prove your identity and your home address. Where you cannot provide one of the above you must always ensure both identification and address verification documents incorporate your full first forename in addition to surname."*

Having considered everything, overall, I think that HSBC's requirement that Mr T provide documentation that includes his first name and surname in full is not unreasonable. I say this bearing in mind that HSBC has such rules in place to ensure it can comply with the relevant money laundering regulations. As such, whilst I recognise that it would've been frustrating for Mr T to not be able to proceed with his application for an account at the time, I'm unable to conclude that HSBC was being unfair or unreasonable by not accepting a document that didn't include his first name in full.

In terms of what Mr T has said about when he attempted to complain, from what HSBC has said, it seems that the failure of a complaint being registered at the time may've been because the members of staff were not too sure on the process of setting up a complaint for Mr T because he was not a customer at the time, and so there was no customer profile on HSBC's systems in which to log the complaint against. Indeed, that likely explains why HSBC needed to gather so much information about Mr T when he attempted to register a complaint with it. But that being said, HSBC has apologised to Mr T for the difficulties that he faced and has agreed to pay him £100 compensation as a gesture of goodwill. And having considered everything that Mr T has told us, this seems reasonable redress in the circumstances.

### **Putting matters right**

To put matters right, HSBC has agreed to pay Mr T £100 as a gesture of goodwill for the difficulties he has experienced in this matter.

### **My final decision**

Because of the reasons given above, I don't think that HSBC UK Bank Plc needs to do anything more than what it has already agreed to do, to put matters right in this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 18 August 2023.

Thomas White  
**Ombudsman**