

The complaint

Mrs P and Mr W have complained that Santander UK Plc made a mistake about Mrs P's name.

What happened

Mrs P and Mr W have a joint account with Santander. When they opened the account, the application form included Mrs P's correct surname. But Santander then started to correspond using Mrs P's previous surname.

Mrs P and Mr W complained and Santander apologised and paid £50 compensation for its error and the impact of it. But it said Mrs P needed to either attend branch with ID or complete and post a form to confirm her name. Mrs P was unhappy with this and referred her complaint to the Financial Ombudsman Service.

Our investigator looked into the complaint but didn't think Santander needed to do anything further.

Mrs P disagreed and said she was unhappy about having to prove her name when Santander had made the mistake.

And so 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.

Having done so, I don't think this complaint should be upheld. I'll explain why.

- Santander accepted that it was responsible for the name error and it apologised for it. It also paid £50 into Mrs P and Mr W's account to recognise the inconvenience caused. I think £50 is appropriate taking into account the apology and the options given to Mrs P.
- Santander asked Mrs P to either attend a branch with her ID or complete and post a form. I don't think either of these options are onerous or unreasonable. I think Santander's request to confirm Mrs P's legal name is a reasonable one.
- Mrs P doesn't think she should need to take any action to rectify the name mistake as she had completed an application form with her correct surname. She also said she had switched accounts and her previous bank used the name she had correctly provided.
- I note what Mrs P says and I can understand why she would be frustrated by having to take further action. But I don't think Santander's process here is onerous and I think its request is reasonable. It has apologised and recognised the inconvenience

this will cause for which it has paid £50. Although Mrs P's previous bank account had the same name, Santander hasn't seen evidence of a formal name change and it has to follow its own processes. As it has two surnames on its system for Mrs P, it requires formal confirmation of the name change.

- Based on all the circumstances of this case, I don't think Santander's request for confirmation of Mrs P's surname is unreasonable. And I think Santander has appropriately tried to resolve the matter with its apology and compensation. So I won't be asking it to do anything further.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs P and Mr W to accept or reject my decision before 1 November 2023.

Shamaila Hussain
Ombudsman