

The complaint

Mr C complains about the service he received in one of Lloyds Bank PLC's branches.

What happened

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- Mr C complained to the bank about the process, and length of time it took, to change his name after he got married.
- In an attempt to resolve the matter Lloyds offered Mr C £25 compensation when he first reported his complaint. But he refused, saying he wanted at least £100, so the complaint was escalated to investigation. After looking fully into the complaint Lloyds concluded that it had made no mistakes. Mr C remained unhappy so referred his complaint to this service.
- Our investigator didn't recommend that the complaint should be upheld. Mr C didn't agree with his findings, so the complaint has come to me.

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.

I've thought very carefully about what both sides have said – as the investigator noted, their recollections of what happened on the day in questions differ by some degree. Mr C has suggested that we ask the bank for CCTV evidence but, even when available – and it probably isn't now in this case – this type of evidence is rarely conclusive.

There's no dispute that Mr C had to complete, with the bank's help, a fairly lengthy form in order to update his name on his account. And the process involved him answering questions which he, quite rightly points out, didn't relate directly to the name change. But I accept the bank's submission that the process is one they had to follow and links in with their duty to Know Your Customer.

I'm willing to accept that Mr C might have had to wait for the member of staff to get help and he may also have had to give the information twice – both these things seem plausible given that the member of staff was fairly new to role. And it's possible the branch were having printer problems, which might also have caused some delays. But I'm pleased to see the process was completed on the day in question, the form was escalated to the relevant department and the name change took effect a few days later.

It's unfortunate that the name change process took longer than Mr C would have liked – he says he was in the branch for 45 minutes – and, potentially, was more involved than the process employed by other banks. But overall, having taken everything into account, I'm not persuaded I can fairly instruct the bank to pay compensation to Mr C.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 8 September 2023.

Ruth Hersey
Ombudsman