

## **The complaint**

Mrs B is only known by her middle name and doesn't wish to use her first name. Mrs B complains about National Westminster Bank Plc (NatWest), as their credit card department have caused her distress by declining her request not to refer to her first name.

## **What happened**

Mrs B has always been known by her middle name. She neither uses or wishes to be known by her first name and she finds it distressing when her first name is used.

Mrs B has several bank accounts with NatWest, and these recognise her requirement for cards and correspondence to only display her middle and last names.

Mrs B expected the same modification when she opened a NatWest credit card account. However, she experienced difficulties when she made a request and was informed that her first name would be displayed.

Mrs B finds this, and suggestions to have her name changed by deed poll, very rude and distressing. Also, she is perplexed, as this doesn't apply to her other accounts with NatWest.

Mrs B has explained that the reasons for her distress are very personal, and this includes a "lack of honour for the name she has always been known by and called" and "lack of respect for the name my parents chose to call me by and for me to be known by."

So, Mrs B complained to NatWest. NatWest apologised for the difficulties Mrs B had experienced. They said they could personalise her credit card but explained that their credit card systems would only allow names to be used that matched identity documents. NatWest apologised for the inconvenience and credited Mrs B with £100 compensation.

Mrs B remained dissatisfied and complained to our service, however our investigator didn't uphold Mrs B's complaint.

As Mrs B remains dissatisfied, this case has now been referred to me to look at.

## **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, for the following reasons, I'm not asking NatWest to take any further action.

I should first explain this service can't instruct a business or business group to alter its policy, procedures or systems. I say this because we aren't the regulator of the financial services industry. Also, it's not for this service to assess whether NatWest have breached the Equality Act 2010, as that's an issue for the courts.

Our role is to consider each individual case and, where we think a business hasn't acted fairly and reasonably in the circumstances, to decide what should be done to put right any

financial or non-financial losses that a consumer has experienced.

I am very sympathetic to Mrs B's situation here. I can fully understand her distress receiving correspondence and hearing artificial intelligence in her first name. I also understand her frustration as NatWest have modified her name on other accounts as have other financial institutions.

Although NatWest have explained the following:

- "The systems we use for general banking and the system used for credit cards differ. The day to day banking system (Back Office) allows us to have an account heading which is the customer's full legal name but we can amend the addressee's name. Whereas the system we use for Credit Cards (TSYS) doesn't allow this feature. As such, it is not possible to have Mrs B's name on her statements as any derivative other than the name she was given that matches her legal identification as this could lead to security implications."
- "The identification that you provided us with details your name in full and our records need to match the documentation provided. Regrettably, this means that our correspondence will be issued using your full name. We are unable to issue correspondence using your initials only and I don't want to make any changes that may cause problems down the line if you are required to validate your identity."

Mrs B would like me to instruct NatWest to "change their computing operation systems so they have a means of addressing customers by 'name known as'".

For the reasons explained above, I'm unable to tell NatWest to make changes to their system, policy and procedures. It's clear that NatWest have both a system constraint and a security validation concern here, which is upsetting and frustrating for Mrs B. However, for these business reasons, it's not possible for any customer to have a modified name, so I'm satisfied that they're not treating Mrs B differently to anyone else here.

Also, in this difficult circumstance, although Mrs B finds it insufficient, I consider NatWest's explanation, apology, £100 redress and agreement to personalise her credit card, to be fair and reasonable.

Regarding the suggestion by NatWest representatives for Mrs B to change her name by deed poll. Whilst I can understand why Mrs B views this as rude and how this added to her distress, considering Mrs B said, "the conversations were to try to resolve the matter" and that her "reasoning is very personal", I'm satisfied that this suggestion would've been made with the best of intentions.

So, whilst I sympathise with Mrs B's situation, I haven't seen anything which suggests NatWest have acted unreasonably or unfairly here. I appreciate Mrs B will be extremely disappointed but I'm not asking NatWest to do anything further in this case.

### **My final decision**

My final decision is that I'm not upholding this case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 16 November 2023.

Paul Douglas  
**Ombudsman**