

The complaint

Mr Y has complained that HSBC UK Bank Plc failed to record his name correctly on his bank account, leading to his bank statements showing the incorrect name.

What happened

Mr Y applied for his account in 2022. When applying, he detailed his name as having three words, with the third word being his surname. This dispute relates to the way in which HSBC recorded the first and second words in his name.

In August 2022, after Mr Y had contacted HSBC about the recording of his name, it agreed to place a hyphen between the first two words. This resulted in Mr Y's name being shown on the online banking portal and app in a format that he was satisfied with.

In July 2023, Mr Y contacted HSBC because he had noticed that his bank statements still showed his name in the initial format that he said was incorrect. On 20 July, HSBC stated that it had altered Mr Y's correspondence details on its records to show his name in the hyphenated format. It also apologised that its representative on its livechat channel had not understood Mr Y's query when he raised it. HSBC apologised and paid Mr Y £100 compensation.

In August 2023, Mr Y contacted HSBC again because his latest statement still showed his name in the old format. On 31 August HSBC responded to say that it had only updated its salutation record, but it should also have changed the mailing name. It confirmed that this had now been changed, and it apologised for this error. My understanding is that statements issued since this date have shown Mr Y's first two names as being hyphenated, in a format he is comfortable with.

Dissatisfied with HSBC's handling of matters, Mr Y brought a complaint to this service.

Our investigator did not uphold this complaint. Her view was that after Mr Y had raised his dissatisfaction with the way in which his name was shown on his bank statements, HSBC changed this for future statements. It had also acted fairly by paying £100 for the inconvenience it had caused Mr Y in this matter. The investigator commented that the passport Mr Y provided when he opened the account did not show his first two names hyphenated. She concluded that Mr Y would not be inconvenienced with his old statements showing his name unhyphenated, because the first initial and surname were correct. She also pointed out that the more recent statements are in Mr Y's preferred format.

Mr Y disagreed with the investigator's findings. He highlighted that it was HSBC's idea to hyphenate his first two names. He also stated that he had correctly filled in his name on the application form. Mr Y's view was that HSBC should have changed how it showed his name on bank statements when changing his name in its app in 2022, as he said that at this point HSBC had accepted it had recorded his name incorrectly. He also commented about the levels of frustration he said he had experienced relating to this matter.

Mr Y said that his passport had not defined the second word in his name as a middle name, and as a result his view was that HSBC had acted unreasonably when setting up its record of his name in the way that it had. He asked that the ombudsman reviewing this case should detail findings about the telephone conversations Mr Y had with HSBC and factor these in before making a final 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.

The crux of this complaint relates to whether HSBC was in error when it recorded Mr Y's name in the format that it did when opening his account, and also whether it acted reasonably after Mr Y explained the format that his name should be shown on his banking records. Mr Y has asked that I detail my findings of the telephone calls he had with HSBC, and factor these into the outcome I reach on the case. Whilst I note Mr Y's comments in this regard, I should explain that when investigating a complaint, this service has to consider what it determines are the key issues and evidence that affect its outcome. I have assessed this complaint with that principle in mind.

The passport that Mr Y provided in order to open his account showed two words in the 'Given Names' section, and one word for Mr Y's surname. As the investigator commented, the first two 'given names' were not hyphenated. I note Mr Y's point that HSBC suggested the first two names should be hyphenated when he initially complained about the way his name was shown on the banking app. But that was a suggestion that Mr Y was happy to accept, and it seems reasonable therefore that HSBC changed this in 2022 so that the online banking and HSBC app showed his name in the format that Mr Y wanted.

A key consideration in my view is whether HSBC acted reasonably by initially recording Mr Y's name on its records as having two words followed by a surname, with the result then being that Mr Y was addressed by his first initial and his surname. My conclusion is that HSBC did initially record Mr Y's name appropriately, based on the information that was shown on his passport. Whilst I accept what Mr Y says about him completing his account application correctly, I therefore do not consider that HSBC was at fault when setting up the account name in the way that it did.

When Mr Y contacted HSBC in 2022 regarding the format of his name showing on the banking app, with his agreement, HSBC arranged for a format change on the app which hyphenated the first two names. Like the investigator, I've not seen evidence that Mr Y raised dissatisfaction with HSBC about his bank statements not using this hyphenated format until July 2023. When he did raise his concerns about this, HSBC altered its records so that the statements started to be produced showing his name in the requested format, albeit this was not done as efficiently as it could have been. HSBC apologised in August 2023 about this delay in its change to its records at this time.

It's Mr Y's position that when he raised the issue of the format of his name in 2022 in relation to the banking app, the name showing on his statements should have been changed at the same time. But as I have said, it seems that Mr Y didn't raise the issue of the name showing on his statements until July 2023. And based on the information HSBC had been provided with on Mr Y's passport, on balance I'm not persuaded that there was sufficient reason for it to alter the name showing on the statements to the hyphenated version before Mr Y raised this in July 2023, bearing in mind that the first initial and surname were correct.

In conclusion, I appreciate that Mr Y feels frustrated by the experience he has had relating to HSBC's recording of his name for his bank account. But overall, I consider HSBC acted

reasonably in the way that it initially recorded Mr Y's name, reflected in the bank statements issued, and the way it then altered the name format on the statements following Mr Y's request in July 2023. HSBC accepted that this could have been handled better, and it paid Mr Y £100 to reflect the inconvenience it had caused him. My view is that this amount represents fair compensation for the difficulties HSBC caused Mr Y, and I therefore do not require HSBC to take any further action in this matter.

My final decision

My final decision is that HSBC UK Bank Plc's offer of £100 compensation that it has already paid to Mr Y is fair in all the circumstances.

I make no further award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 13 February 2024.

John Swain

Ombudsman