

The complaint

Mrs A is unhappy that Bank of Scotland plc ("BOS") didn't change her name correctly following her getting married.

What happened

Mrs A visited a BOS branch to change the name on her accounts to her married name, having recently got married, and took a copy of her marriage certificate with her. Following this, Mrs A received correspondence from BOS addressed to the wrong name. Mrs A wasn't happy about this, so she raised a complaint.

BOS looked at Mrs A's complaint. They acknowledged that an error had been made and apologised for Mrs A for this and offered to make a payment of £30 to Mrs A to compensate her for any upset and inconvenience caused. However, the letter that BOS sent to Mrs A detailing the upholding of her complaint was also addressed to Mrs A's wrong name.

Mrs A wasn't satisfied with BOS's response, so she referred her complaint to this service. One of our investigators looked at this complaint. They recommended that BOS should increase the amount of compensation it was offering to Mrs A by £50, to a total of £80.

BOS agreed to the recommendation put forwards by our investigator, but Mrs A remained dissatisfied. So, the matter was escalated to an ombudsman for 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.

BOS don't dispute that they made an error by not correctly updating all their systems with Mrs A's new married name in the first instance, or that this error was compounded by sending their complaint response to Mrs A, acknowledging and apologising for this mistake, addressed to the same incorrect name that Mrs A was complaining about.

As a result, BOS have agreed to pay Mrs A the higher amount of compensation totalling £80 as recommended by our investigator. Having considered the circumstances of this complaint, I feel that this amount of £80 compensation payable to Mrs A does represent a fair and reasonable resolution to what has taken place here. I'd also like to confirm to Mrs A that it's comparable to the amount of compensation I would have instructed BOS to pay, had they not already agreed to do so.

I'm aware that Mrs A would like to know why the error regarding her requested name change occurred. I can appreciate Mrs A's position here, but it's not always possible to provide a specific explanation as to exactly why or how an error has been made, especially when the mistake is the result of human error, as it seems likely is the case here.

BOS have been able to demonstrate that their systems have now all been updated correctly with Mrs A married name, and BOS have also apologised to Mrs A for the error and agreed

to pay her £80 compensation for it, as explained above.

This seems reasonable to me, and I'm satisfied that it does provide a fair and reasonable resolution to Mrs A's complaint. And I don't feel that the circumstances here warrant any further instruction to BOS beyond this.

I realise this might not be the outcome Mrs A was wanting, but it follows that I'll be upholding this complaint in her favour on this basis and instructing BOS to make the payment of £80 to her, if they haven't already done so. I hope that Mrs A will understand, given what I've explained, why I've made the final decision that I have.

Putting things right

BOS must make a compensation payment of £80 to Mrs A, if they haven't already done so.

My final decision

My final decision is that I uphold this complaint against Bank of Scotland plc on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 24 June 2022.

Paul Cooper
Ombudsman