

The complaint

N C complains HSBC UK Bank Plc (“HSBC”) made a mistake recording his name on his new debit card following a change of name.

What happened

N C changed his name by deed poll. He notified HSBC and is unhappy with the way his new name is now recorded on his debit card. N C says the way his new name appears on the card is illegal and argues HSBC are using a foreign language which he considered to be fraudulent.

In the final response (“FRL”) on 19 June 2023 HSBC didn’t uphold the complaint. It told N C the way the letters spelling his name were formatted was standard across the bank and only included upper case letters. HSBC told N C it was sorry if this wasn’t what he expected on his debit card but they were unable to uphold his complaint as this formatting was bank policy. N C brought his complaint to us.

Our investigator didn’t uphold the complaint. She didn’t think HSBC had made an error here as the card system was restricted to display a bank card in the form of title, initials and surname.

N C didn’t agree and asked for an ombudsman to review the matter. He said full disclosure of the contract between N C and HSBC had not been made transparent. He asked HSBC to provide a number of things amongst which was a style manual. He later told us the upper case appearance of his name was grammatical fraud and a misrepresentation of the grammatical rule of the English language. He thought our investigation ignored the crux of the deception used by HSBC with regard to the grammar used and expected this service to demand what style manual was used by HSBC. N C also said that if this request was ignored then this service would be complicit, with representatives for HSBC, in promoting slavery, misrepresentation and fraud.

After reviewing the matter our investigator’s view was unchanged. She was told HSBC had no style manual but did have an Editorial Style Guide. HSBC didn’t agree to us sharing its communications with us on this point or the internal guide with N C. N C sent us additional information he’d received from Oxford University English Department on all uppercase language along with further submissions in support of his complaint.

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.

Firstly, I’m aware that I’ve only summarised N C’s complaint points. I’m not going to respond to every single point he’s made. No discourtesy is intended by this. Our rules allow me to take this approach. It simply reflects the informal nature of our service as a free alternative to the courts. If there’s something I haven’t mentioned, it isn’t because I’ve ignored it. I haven’t. I’m satisfied I don’t need to comment on every individual point to be able to reach what, I

think, is a fair outcome.

As much as I understand N C's strong feelings about this issue, I've got to look at whether HSBC did anything wrong in printing his new name, as it did, on his reissued debit card. And, having reviewed all the evidence here I don't think they did. I'll explain my reasons.

The central issue for N C is the display of his name on the debit card in all uppercase letters. Whilst I acknowledge that, on the information I've seen, I'm unaware of any difficulties or problems with the day to day use of the card in such a format.

HSBC say the use of capital letters to format its debit cards was standard across the bank. And that it's for HSBC, as a commercial business, to decide how they format their customers bank cards. I don't think that's unreasonable.

It's a commercial decision for a bank and it's not within this service's remit to tell a business how to decide upon or make its policy and procedures or how to operate or configure its systems. If necessary, that would be the role of the regulator, the Financial Conduct Authority, who have the power to instruct HSBC to make any changes to their policies and procedures should it be required. So, even if I found HSBC had done something wrong - which for the avoidance of doubt I don't - ultimately, this service doesn't have the power to ask HSBC to configure their systems to accommodate N C's request. In response to N C's requests for further information, given HSBC have explained from the point of the FRL that this formatting is standard, I don't it's fair or reasonable to ask them to share any commercially sensitive information or documents with N C in response to such requests.

So, for the reasons I've given above, I'm not going to uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask N C to accept or reject my decision before 25 April 2024.

Annabel O'Sullivan
Ombudsman