

The complaint

Ms T complains that Bank of Scotland plc trading as Halifax (BOS) hasn't correctly entered her name on her banking profile.

What happened

Ms T banks with BOS and contacted it at the end of 2023 to say that her name was entered incorrectly on its system. Ms T said her forename is made up of two names, while BOS has listed her name on its system as one forename and a middle name. Ms T complained to BOS, as it wasn't able to amend her name on its system.

BOS responded to Ms T's complaint in January 2024 and said it had tried making the requested amendments, but it said entering two forenames wasn't possible. BOS told Ms T that it could hyphenate her forenames or enter it without leaving a space. It said it appreciated this wasn't what Ms T requested.

BOS said this system issue was beyond its control. It said although it hadn't made an error, it would honour the compensation offer of £25 it made when Ms T first brought her complaint to its attention some months earlier.

Ms T remained unhappy and so brought her complaint to this Service. Ms T said she wanted the change made so that her name on her banking profile with BOS matched her name on official documentation. Ms T said BOS should update its IT systems if necessary.

Our Investigator looked into Ms T's complaint and said BOS's systems simply couldn't enter her forename in the way she wanted. He also said he wouldn't ask BOS to make changes to its systems as there were limits to what this Service could instruct businesses to do.

Ms T was unhappy with the outcome and said she doesn't accept that BOS can't amend her name on its system. She said she doesn't want her name to be hyphenated as this is not correct. So this was passed to me for a 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.

It's certainly the case that Ms T's name is not entered on BOS's system in the way she would like. And I can understand how it must be frustrating for Ms T that a part of her forename needs to be entered on BOS's system as a middle name.

But I can't see that BOS has made an error, as such. It has provided this Service with screen shots that show the limitations of its current system where, if Ms T's forename is entered as two words, then the system automatically places the second name as a middle name. From what BOS has said, this is how its system is formatted and there is nothing more it can do to accommodate Ms T's request under the current system.

I know that Ms T thinks BOS should update its systems, if that's the only way to resolve this matter. But I am not asking BOS to do that. I'll explain why I say this.

My role is to decide on an outcome that is fair and reasonable to both parties. In this situation, while Ms T is understandably eager to make sure her name on her profile matches her name on official documents, I haven't seen anything that suggests she's experienced any actual detriment here. That the way her profile lists her name has put her at a disadvantage. So I think it would be disproportionate to ask BOS to make IT system changes, at a cost that hasn't been quantified, in order to update its system to one that could support Ms T's name being entered in the way she wants.

I know my decision will disappoint Ms T, but I am not asking BOS to do anything else. I note that it said it would honour the offer of £25 compensation it made to Ms T at an earlier point, and I think it's fair that this should be paid as promised.

My final decision

It's my final decision that Bank of Scotland trading as Halifax should pay the £25 compensation already offered to Ms T.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 28 October 2024.

Martina Ryan
Ombudsman