

The complaint

Mr B complains that The Royal Bank of Scotland Plc (“RBS”) spelled his name incorrectly on his accounts, causing him difficulties.

What happened

Mr B holds some accounts with RBS. He says that his name was spelled incorrectly on the accounts and on related documents and debit cards. Mr B says he experienced problems because of this in 2023 when he applied for a new job. That was because the name on his bank accounts didn’t match the name on his identification documents. He says he went to a branch of RBS and was told that the accounts would be corrected.

Mr B received a new debit card from RBS with his name spelled correctly. But he says that the name was still showing incorrectly on his next statement. He says he had to go back to the branch numerous times to tell RBS that the problem hadn’t been resolved.

Mr B raised a complaint with RBS at the end of October 2023. RBS responded in January 2024. It said it doesn’t have a record of the identification provided by Mr B when the accounts were opened. So, it can’t check the spelling on those documents. It said that Mr B had signed under the incorrectly spelled name on each application. It also said that it had provided several debit cards and other correspondence using the wrong spelling since the accounts were opened, but Mr B hadn’t raised the issue before.

But RBS accepted that there had been an error when the accounts were opened and that it had spelled Mr B’s name incorrectly. It said it should have provided a better service when Mr B raised the issue. And it said it should have responded to the complaint much earlier. It apologised to Mr B and paid him compensation of £200. It also confirmed that Mr B’s name is now recorded correctly on his accounts and that cards and correspondence will be produced correctly going forward.

Mr B wasn’t happy with RBS’s response and brought the complaint to this service. He said his name was still being spelled incorrectly on correspondence. And he didn’t think RBS had considered his concerns fully. He didn’t think £200 was enough to reflect the stress and inconvenience he’d experienced. He said he had to wait months to start his new job because of the discrepancy with the documents. And that he’d visited the branch numerous times during work time to try and sort out the issue.

Mr B also said that an account he holds elsewhere (with a business which I’ll call P) was suspended because of the issue with his bank accounts. He tried to register his new debit card with P, but the name on it didn’t match the card he’d used with P previously. So, P asked him to prove his identity and suspended his account. His account was in credit and Mr B couldn’t use the funds because of the suspension. He says it took around six weeks to sort out the issue with P and his account was suspended for all that time.

Our Investigator didn’t think RBS needed to do any more. But Mr B didn’t agree and asked for the complaint to be reviewed by an Ombudsman.

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.

Mr B has explained that his name is spelled one way on his birth certificate and passport. For ease of reading, I'll call this "the correct spelling". But he says it was meant to be spelled another way (which, for ease of reading, I'll refer to as "the incorrect spelling"). Mr B prefers to use the incorrect spelling and has explained that he is known by that spelling and has used that throughout his life. However, on official documents, such as certificates or work-related documents, he uses the correct spelling. Mr B says he never had this conversation with his bank. So, I find that RBS wasn't alerted to the issue until he complained in 2023.

It's not disputed that RBS set up Mr B's accounts using the incorrect spelling. I haven't seen the identification documents which Mr B provided to RBS when he opened his accounts. But I have seen a copy of his current passport. That uses the correct spelling. So, I find it likely that his previous passport and any other identification provided to RBS also used the correct spelling. So I think it's likely that RBS made a mistake when it opened the accounts, by failing to notice the discrepancy and not using the spelling from the identification documents. In any event, RBS accepts that it got Mr B's name wrong by using the incorrect spelling.

It's clear that Mr B has encountered problems as a result, and I think it's right that RBS should pay Mr B some compensation. The level of compensation should reflect the impact of RBS's mistake. That isn't necessarily the same as the overall impact of the situation. RBS only needs to compensate Mr B for the problems it was responsible for. Here, I don't think RBS was responsible for all the issues Mr B encountered. I'll explain why.

RBS used the incorrect spelling of Mr B's name. But I think this mistake arose in part because Mr B himself uses the incorrect spelling and signed the account application above the incorrect spelling. He says he didn't discuss the issue with RBS. But it's an issue he's encountered throughout his life and he's aware of the need for official documents to match his identification. So, I think he ought to have discussed it with RBS when he opened the accounts. Even after the accounts were opened, I think Mr B had the opportunity to correct the situation. He says he wouldn't have known about the issue if he hadn't applied for a new job. But he'd been receiving correspondence and debit cards with the incorrect spelling since the accounts were opened. So, I think he ought to have known that his account details didn't match his identification.

The issue became urgent when Mr B applied for a job. But I don't think RBS could have known the name needed changing before that or that it would affect Mr B in the way it did. RBS accepts that it could have provided a better service when Mr B asked it to change the accounts. I'm not sure exactly when Mr B first raised the issue with RBS. But a statement dated 30 October 2023 shows the account name with the correct spelling. So, I find that at least one account had been updated by then.

But Mr B says the issue wasn't resolved then. I've seen a statement for another account, dated December 2023. It's addressed to Mr B using the incorrect spelling of his name. But the account name itself has the correct spelling. I think this could be because it was noted on RBS's system that Mr B prefers the incorrect spelling, even though the official account name was by then recorded with the correct spelling. In any event, RBS says that Mr B's name is now spelled correctly on all its systems and I haven't seen anything which contradicts this.

As to Mr B's account with P, I don't doubt how stressful and frustrating that issue was. But I don't think it was RBS's fault. The problem arose because a new debit card was issued with the correct spelling of Mr B's name. It was reasonable for RBS to do that after Mr B had

alerted it to the discrepancy. I don't think RBS is responsible for problems this caused with P, particularly as RBS was updating Mr B's account in line with his identification and at Mr B's own request. Any concerns Mr B has about the way P handled the situation should be raised with P, and I understand from what he says that he has already done this and received compensation from P. I don't think RBS needs to do anything about this issue.

RBS accepts that it should have responded to Mr B's complaint much sooner. But I don't think its delay in responding to the complaint affected the account itself. That's because the evidence shows that the accounts had been updated before January. I haven't seen any details of Mr B's contact with his new employer, so I don't know when the issue was resolved from their point of view. But, from what I've seen, I can't conclude that any issues beyond the end of October 2023 were RBS's fault.

RBS has already paid Mr B compensation of £200. Taking everything into account, I think that's a fair amount to reflect the impact of its mistakes. I'm sorry to disappoint Mr B, but I'm not going to ask RBS to do any more here.

My final decision

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 19 April 2024.

Katy Kidd
Ombudsman