

## **The complaint**

Mr R complains about the way Starling Bank Limited addresses him.

## **What happened**

Mr R has explained that he's only comfortable with close family and friends using his first name. Mr R says that when dealing with Starling Bank he wants it to use his title (Mr) and also his middle initial on its system and communications with him, including its online chat facility.

Earlier this year, when using Starling Bank's chat facility, Mr R raised a complaint after being addressed by his first name. Over the course of various conversations using the chat facility, Starling Bank advised it couldn't add Mr R's title to his bank card or statements. Starling Bank said it could add Mr R's middle name in full, but not the initial. Starling Bank paid Mr R £20 to apologise for the issues raised but wasn't able to amend its systems so that his title and middle initial were entered.

Mr R referred his complaint to this service. Within its file submission, Starling Bank explained it wanted to offer Mr R a further £20 to resolve his complaint. Starling Bank also said it had added a note to its system so that staff refer to Mr R instead of using his first name. An investigator looked at Mr R's complaint and explained they thought it had made a fair offer to settle. The investigator also said Starling Bank's systems couldn't accommodate Mr R's request. The investigator thought Starling Bank had made a fair offer to settle Mr R's complaint.

Mr R asked to appeal and said Starling Bank's offer failed to reflect the distress and discomfort caused by its actions. As Mr R asked to appeal, his complaint has been passed to me to make 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I can understand Mr R's frustration that, despite longstanding requests, Starling Bank hasn't amended the way his name is recorded on its systems to include his title and middle initial. Mr R's told us he reserves the use of his first name for close family and friends, so its continued use by Starling Bank has clearly caused him upset. Whilst I don't doubt how upset Mr R is, I need to consider what Starling Bank can practically do to resolve the situation.

Starling Bank's explained that its systems don't offer the facility to add a title or middle initial to its bank cards or account statements. Those are issued using only the first and surname of the customer. That means, for Starling Bank to do what Mr R wants, it would need to fundamentally change the way its systems work. As a service, we have no powers to tell a business how to operate or how its systems should work. So whilst I understand Mr R's made a reasonable request, I'm satisfied it's simply not one Starling Bank can accommodate.

Starling Bank has told us it's added notes to its systems so Mr R isn't addressed by his first name when talking to staff. In my view, that shows Starling Bank is doing what it can to accommodate Mr R's request and that it's trying to resolve his concerns.

When it initially responded to Mr R's complaint, Starling Bank paid him £20 in recognition of the distress and inconvenience caused. Starling Bank's offered Mr R a further £20 in an effort to resolve his complaint. I'm sorry to disappoint Mr R but as I can't tell Starling Bank to change its systems and I'm satisfied it's made a fair offer to resolve his complaint, I'm not telling it to do anything else. As I'm satisfied Starling Bank has made an offer that is fair and reasonable in all the circumstances I'm going to proceed on that basis and uphold Mr R's complaint.

### **My final decision**

My decision is that I uphold Mr R's complaint and direct Starling Bank Limited to settle by paying him a total of £40 (less any compensation already paid).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 23 October 2024.

Marco Manente  
**Ombudsman**