

The complaint

Mr C is unhappy that HSBC UK Bank Plc trading as first direct (HSBC) didn't amend his title as requested on two occasions.

What happened

Mr C contacted HSBC to request a change of title. HSBC acknowledged this at the end of October 2023 and explained what information would be required and what certification may be needed. In November 2023 Mr C provided the completed form for the title change along with a copy of the required certificate. But HSBC were unable to action his request as the copy of the certificate hadn't been certified as outlined in the guidance which they also attached.

In August 2024 HSBC received another request to change Mr C's title. This time Mr C had included a copy of his physical certificate certified as a true copy by the issuing university. They told Mr C they couldn't complete the request as the certifier wasn't on the list of ones they could accept.

Mr C then provided an additional request where the certificate was certified by one of HSBC's approved certifiers and once received, they quickly amended the title as requested. However, he was unhappy with the way they had handled the request, so he made a complaint to HSBC.

In their final response HSBC explained because that part of the business operates remotely, they have to use alternative methods of documenting changes. And to make a change to a customer's name they would need a change of title form as well as certain supporting documentation. They also explained why they were unable to accept the documents Mr C had provided at the time.

Mr C referred his concerns to this service. Our investigator didn't feel HSBC had done anything wrong so didn't ask them to take any further action. As Mr C remained unhappy it has been passed to me to decide.

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.

HSBC has a responsibility to protect Mr C's account and information. And where a change to information is requested, it's important that this is done correctly. A customer's name features as part of the "know your customer" requirements which helps businesses assess and monitor risk.

HSBC have explained the importance of following their set process, as the 'First Direct' part of the business operates remotely so they have to use alternative methods of documenting changes. And to make a change to a customer's name they would need a change of title form as well as certain supporting documentation. They've also said that the reason there is

a set list of certifiers for the required documentation is because they have the ability to verify those individuals directly.

The first request Mr C made didn't have the certificate certified which was required to fulfil HSBC's requirements. I understand upon the second request Mr C sent a copy of his certificate which was stamped by the university that issued it originally. I can see the stamp was added by student administrative services, and it said it was certified as a true copy of the original certificate. It was also signed by the person who stamped it.

I can understand why Mr C feels this should have been enough to allow HSBC to meet the request, especially as an original wouldn't have needed to be certified. However, it wasn't the original and HSBC had explained what was required where a copy was provided.

It isn't unreasonable for HSBC to want to be satisfied that where a change to the account is requested, the request and information provided is legitimate.

HSBC have explained the need to verify the certifier and their ability to do so. I note it was signed by the person at the university that stamped the certificate, but it didn't detail the person's name or credentials. So even if HSBC could alter the requirement and accepted the university as the certifier the information on the stamp wouldn't have allowed them to verify the individual that signed it.

Overall, taking account of everything I don't think HSBC have done anything wrong in declining Mr C's request for a change of title on two occasions. They were clear about what was needed to make the change and Mr C didn't fulfil the requirements at the time.

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 Mr C to accept or reject my decision before 12 December 2024.

Karin Hutchinson
Ombudsman