

The complaint

Mr D complains that his credit card from HSBC UK Bank Plc didn't have his full name on it.

What happened

Mr D holds a credit card with HSBC. He's unhappy because the credit card didn't have his full name on it. This caused him issues when he tried to rent a car abroad as the merchants policy was that they needed to be able to see the full name on the card and couldn't verify his identity. This meant that Mr D was left without a car whilst on holiday.

Mr D complained to HSBC.

In its final response dated 22 August 2024, HSBC apologised for any inconvenience caused and said it had issued a new card with the correct credentials. It also paid compensation of £100.

Mr D remained unhappy and brought his complaint to this service. He said the main reason for his complaint was the distress caused by the chain of events which followed from him not being able to rent a car because of the issues with the way his name appeared on the credit card.

Our investigator didn't uphold the complaint. He said he didn't think HSBC had made an error because Mr D's name appeared on the card in the normal way that HSBC's cards were sent out unless a customer asks them otherwise. The investigator said he was satisfied that HSBC had investigated the issues and provided a fair outcome.

Mr D didn't agree. He said it wasn't acceptable to say that his card was issued in the way that HSBC usually issues cards and said the legal aspect of his case (how he could identify himself with an ID containing his initials only) hadn't been taken into consideration.

Because Mr D didn't agree I've been asked to review the 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.

I know it will disappoint Mr D, but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point its not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've read everything that Mr D has said about the impact of being unable to rent a car whilst on holiday. It's clear that the whole episode was very distressing for Mr D and his young family and I'm sorry to hear that they had such a bad start to the holiday.

I've thought about whether HSBC made an errors here, and about whether HSBC has done enough to resolve the complaint fairly and reasonably.

HSBC has told this service that the card supplied to Mr D was printed in the normal way. In other words, it was in initial and surname format. HSBC supplies cards in this way unless a customer requests something different.

In this case, I haven't seen any evidence that Mr D made a specific request for his card to be printed with his first name in full as well as his surname. In the circumstances I'm unable to say that HSBC made an error when it supplied the card in initial and surname format.

Mr D has said that it isn't acceptable for HSBC to state that this is the way that cards are normally supplied. He's said that the card wasn't suitable as a form of identification because it didn't bear his full name.

I haven't seen any evidence that Mr D made HSBC aware that he wanted to use the credit card as a form of identification. It's not common for a credit card to be used in this way. More typical forms of identification would include things like a passport, a driving licence or identity card. In this case, Mr D was abroad when he wanted to rent the car, so it's reasonable to assume that he would've had his passport with him as a form of identification. It isn't clear – from what Mr D has said – why the car rental company wouldn't accept this as a form of identification.

I understand from what Mr D has said that the car rental company's terms and conditions stated that customers had to have their full name on a credit card. I appreciate that Mr D may not have been aware of these terms and conditions before he travelled abroad, however, I can't fairly hold HSBC responsible for the policy of an independent merchant.

I can see that Mr D has since been provided with a replacement credit card with his name in the format he desired. HSBC has also offered £100 compensation for the distress and inconvenience caused to Mr D. I think HSBC has been fair and reasonable in its efforts to resolve the complaint. It has paid compensation in circumstances where it hadn't made an error or done anything wrong. I'm satisfied that this was a fair and reasonable resolution to the complaint. It wouldn't be fair for this service to ask it to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

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

Emma Davy
Ombudsman