

The complaint

Mrs F is unhappy with Zempler Bank Limited. She wanted it to update her name after she got married and provided certain information, but Zempler wouldn't accept this and asked for further documentation.

What happened

Mrs F said she contacted Zempler and provided her official documents. She said it still refused to change her details to her married name. Mrs F said she supplied her marriage certificate (showing her married name) and her passport (showing her old name). Mrs F said both of these are valid documents and worked fine when she asked other banks to update her records.

Mrs F also said this might be causing her problems with her credit file as Zempler isn't reporting correct up to date information. Mrs F said this situation was distressing.

As agreement couldn't be reached, she brought her complaint to this service.

Our investigator didn't uphold the complaint. She said she couldn't comment on the actions of other banks, only about Zempler. Our investigator reviewed the requirements for customers noted on Zempler's website. She said this was clear that the document needed to be in the new name to prove a name change had occurred. Our investigator said nowhere did Zempler suggest documentation in the old name would be acceptable. She said Zempler had acted fairly and reasonably when it required Mrs F to produce documentation in line with its requirements. Regarding Mrs F's credit file, she said a change of name doesn't remove or reset a person's credit history. Our investigator said name change information is added to the existing credit file and all the financial history stays the same. In conclusion, our investigator said this service couldn't tell Zempler to change its policy requirements. If Mrs F wanted to take that point further, she would need to contact the regulator the Financial Conduct Authority (FCA).

Mrs F remained unhappy with this and asked for her complaint to be passed to an ombudsman for a final 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.

Mrs F was adamant that Zempler had to update her record based on what she provided. She said this was in line with UK regulations.

She accepted what Zempler's website states but said her marriage certificate linked her new name to her old name. She again referred to other financial institutions accepting this as proof. Mrs F said Zempler *"imposes an unnecessary barrier that is not aligned with industry standards."*

Mrs F said her marriage certificate was accepted by the UK Government as an official document. And when presented with her old name passport it establishes *“her new legal identity.”* Mrs F contends that any further requirement is unreasonable.

She maintained this could be having an unfair impact on her credit file. She said this was especially true as she was using this account as a *“credit score builder.”*

Mrs F said the FCA should assess whether Zempler’s policy aligns with broader industry standards and consumer rights.

Zempler noted Mrs F asked it to close her account. It said if Mrs F wanted to complete the closure she could reduce her balance to zero and contact its Customer Service Team who could then assist with that.

It said when Mrs F sent in the details it responded and informed her that *“a Proof of Identity (POI) document, such as a Passport or Driving License was required, prior to the change being completed.”* Zempler said the details didn’t reflect Mrs F’s new name, so it couldn’t be accepted. It said this was in line with the FCA who regulates Zempler and confirmed *“customers may be asked to provide information/documentation at any time for due diligence purposes.”*

Regarding any credit file discrepancies impacting on Mrs F Zempler said it still required a valid PO1 document. It sent Mrs F a full list of the acceptable verification documents from its website.

It reiterated the details required for a change of last name after marriage are as follows:

- *“A copy of your marriage certificate.*
- *A document to prove your identity with your new name, like a UK passport or UK driver’s licence. See what other documents we accept.”*

Zempler accepted Mrs F had found the process frustrating but said it had made no errors.

I understand Mrs F’s frustration with the process and I’ve no reason to dispute that other financial institutions have accepted what she has provided and gone ahead with the name changes as she requested. But, in this complaint Zempler has clearly laid out what it requires of all customers. It needs the documentation to all be in the new married name. And I don’t think the requirements requested are unfair or unreasonable.

Mrs F may not wish to agree to those requirements and close her account and move her money elsewhere – that is her choice. But I don’t think I should require Zempler to change or drop its usual requirements because of that.

In relation to Mrs F’s credit file as I don’t think Zempler needs to change any of its processes I can’t hold it responsible for any credit file issues that arise.

Mrs F has raised points about regulation and the FCA. If she wishes to follow up further on regulatory issues, she may wish to contact the FCA directly.

I think Zempler has acted in line with the requirements it has for all customers. So, I don’t think it has made any mistakes and I think it acted fairly and reasonably.

My final decision

I don’t uphold this complaint.

I make no award against Zempler Bank Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 19 June 2025.

John Quinlan
Ombudsman