

The complaint

Mr S complains Wise Payments Limited wouldn't accept an unenrolled deed poll as evidence that he's changed his name.

What happened

Mr S opened an account with Wise in April 2024.

Mr S contacted Wise on 18 January 2025 to say he'd changed his name and wanted his details updating. He provided a copy of an unenrolled deed poll and a provisional driving licence. Wise replied saying it needed an official proof of legal name change in order to update his details. Mr S was unhappy with Wise's response saying that the UK supports change of names at will and that all of his other banking services, as well as the DVLA and HMRC, had accepted his unenrolled deed poll as proof of change of name. He complained when Wise said it needed a valid / legal proof of name change document.

Wise looked into Mr S's complaint but didn't uphold it. Wise said that it needed an enrolled deed poll in order to update his details. It did so in a final response dated 28 January 2025. In its final response Wise said that the UK.gov website says some organisations might not accept unenrolled deed polls. It also said that it needed a name change document in order to update his details and evidence that the document was an official proof of legal name change i.e., contained an official seal or stamp or signature of an official.

Mr S was unhappy with Wise's response saying that it was putting him to unnecessary costs and compromising his privacy. He complained to our service. He did so on 5 February 2025.

One of our investigators looked into Mr S's complaint and said that Wise hadn't done anything wrong as it had followed its processes. So, they didn't recommend upholding his complaint.

Mr S was unhappy with our investigator's recommendations saying, amongst other things, that it was inconsistent with previous decisions we'd issued in relation to similar cases. He also said that he'd been able to open a new account with Wise in his new name using his provisional licence. Mr S ultimately asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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 satisfied that Mr S closed his account with Wise on 14 March 2025 and opened a new one in his new name later on that day and that he did so using his provisional driving licence. He told us that he knows my decision will have "little influence on my personal circumstances" given this but that he wanted to escalate his complaint "as a matter of principle". I can see that Mr S feels – based on previous decisions we've issued – that Wise's insistence on an enrolled deed poll is "redundant and unreasonable" given that he's been able to accomplish a de-facto name change by opening a new account

Notwithstanding the fact that Mr S has escalated this complaint "as a matter of principle", I asked Wise to send me a copy of its policy on updating a customer's details and what documentation is required. I can see that its policy does indeed say that it requires evidence that any name change document is "an official proof of legal change (i.e., contains an official seal or stamp or signature of an official)". However, I can also see that its policy says:

"Some jurisdictions have relaxed rules on legal name change documentation. In these cases, alternative evidence of name change can be asked."

In his complaint to Wise, Mr S said that the UK supports changes of name at will, and that the government and the courts are not necessarily involved. So, I do think Wise could and should have considered whether it had scope to take a different approach in this case. I'm not saying that it should have accepted Mr S's documentation, but I can't see it considered this. However, given the fact that Mr S already has an account in his new name and how soon he was able to do so after changing his name and notifying Wise, I agree that there isn't more for Wise to do here. So, that's my decision.

My final decision

My final decision is that Wise Payments Limited doesn't need to do more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 15 August 2025.

Nicolas Atkinson
Ombudsman