

The complaint

Ms E complains that Tesco Personal Finance Limited, trading as Tesco Bank, have refused to change her name to her maiden name without a decree absolute.

What happened

Ms E asked Tesco Bank to change her name to her maiden name as she was divorcing. Tesco Bank wouldn't do that without a decree absolute and Ms E thought that was unfair.

She referred her complaint to this service. Our investigator thought Tesco Bank should accept other forms of official documentation such as a passport and/or birth certificate in order to change the name on the account and Tesco Bank eventually agreed to do that. The investigator also noted that Ms E had asked Tesco to cancel the additional card holder (her husband's) card. She didn't think it was fair for them not to have done that, and she suggested Tesco Bank should pay Ms E £200 in respect of the distress and inconvenience that had caused.

Tesco Bank didn't think it was fair to pay £200 in compensation. They explained that their process involved speaking to the Customer Care team for security purposes and to alert the customer that the card will stop working, discuss wallet and delete required payments. They said Ms E was aware of that requirement and only chose to complain about it when her card expired, and new ones were sent. Tesco Bank asked for a decision by an ombudsman.

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 agree with our investigator's view of this complaint. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here, I have to base my decision on the balance of probabilities.

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, it's 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.

Changing names

I understand that Ms E thinks Tesco Bank have discriminated against her. She's complained that changing back to a maiden name is an issue that would predominantly affect women. It's for a court to decide whether there's been a breach of the Equality Act (2010), but I take that Act into account when making my decision.

Ms E clearly doesn't want to be associated with her husband's surname anymore. She's explained that she's no longer using it. While I can understand it is Tesco Bank's process to

ask for a decree absolute in those circumstances, I don't think it's fair here. Ms E is able to confirm her identity using other forms of official documentation and I think Tesco Bank should have been more sympathetic of the distress they may have caused her by insisting she provided the decree absolute when it was clear that couldn't be provided for several months; until the divorce was approved by a court.

It is pleasing to hear that Tesco Bank are now prepared to accept other forms of identification in order to change the name on the account. I don't think they need to do any more than that.

Cancelling the additional card

When Ms E tried to cancel the additional card, she was told she couldn't as she was moving home, and the agent thought she wouldn't receive the card on time. He asked Ms E to wait until she'd moved house. Tesco Bank admit that at that point their agent changed Ms E's address and that he shouldn't have done that as Ms E hadn't moved then. In their final response they explained that if the agent had followed the correct process the additional card holder could have been removed and a new card issued.

While I understand that Tesco Bank may have wanted the Customer Care team to talk to Ms E to ensure the procedures, I highlighted in the background to this complaint were covered, it seems that process was delayed due to the poor advice that was given. That would have been distressing for Ms E as she wanted no further reminders of her husband, and she subsequently received a replacement additional card in his name. In recognition of the distress and inconvenience caused I think Tesco Bank should pay her an additional £200 in compensation. Ms E will unfortunately have to call Tesco Bank's Customer Care team to ensure the proper process is followed in order to remove her husband as the additional account holder. I'm unable to ask Tesco bank to amend their procedure here, it's in place for valid security reasons.

My final decision

For the reasons I've given above, I uphold this complaint and tell Tesco Personal Finance Limited to:

- Use other forms of official documentation, other than a decree absolute, in order to process Ms E's request to change the name on her account to her maiden name.
- Pay Ms E £200 to compensate her for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms E to accept or reject my decision before 11 June 2025.

Phillip McMahon
Ombudsman