

The complaint

Ms T is unhappy with HSBC UK Bank Plc trading as First Direct. Ms T wants First Direct to update its records to note her name change. First Direct has said it requires further certification to complete the change.

What happened

Ms T confirmed she changed her name earlier this year. Ms T said she did this by Deed Poll. Ms T name checked numerous other banks and UK institutions that had accepted her explanation and the details she provided to them. But she noted First Direct wouldn't change her name unless she paid for further certified evidence in addition to the Deed Poll documents.

Ms T made several references to the law, that the Deed Poll document is a legal document, and that First Direct was expecting too much of her. She said it was asking for *"more than is legally required."*

Ms T continued that First Direct had then later blocked her attempt to switch her account to another bank. She said this had a financial impact on her as she lost out on the switch incentive offered by the other bank. Ms T said she didn't wish to pay out more money to produce the evidence First Direct will accept. She feels she is being forced to stay with First Direct, or she has to manually move her direct debits and standing orders without the switch guarantee.

Ms T said this was all very stressful. She had to spend time on the phone and online explaining to First Direct. Ms T told First Direct about her health issues too.

First Direct refuted Ms T's point that it was breaking the law. It said it had a policy, and it was important for it to stick to that policy. First Direct said this was the Change Of Title Form procedure (COTF). First Direct said this required Ms T to send it the completed COTF, the Deed Poll certificate and a certified copy of identification. First Direct said this was to protect customers and it wouldn't change its policy. It maintained it couldn't change Ms T's name until its requirements were met.

Ms T remained unhappy and brought her complaint to this service. Our investigator didn't uphold the complaint. He said First Direct was acting in line with its usual policy and that it hadn't made any mistakes. Our investigator said it was for First Direct to decide and it had acted reasonably and fairly here.

Ms T 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.

Ms T told First Direct it was as if the bank was forcing her to close her account as it wouldn't update her name. She confirmed the wish to switch to Bank C but First Direct confirmed the account names would have to match.

Ms T said she wanted compensation for the loss of the switching incentive, the stress, and the difficulty this caused her in managing her finances.

Ms T said First Direct required education on the law around Deed Poll, so other customers don't face these problems. She said again this was very distressing being linked to a name that she no longer wanted to be. She wanted to have her own up to date identity.

I note when First Direct sent the COTF to Ms T the details with it confirmed First Direct needed original documentation or certified copies. It said Ms T provided no supporting certified documents. First Direct said this meant it was unable to proceed any further.

It did use Ms T's preferred name in responding to her request for the change but said this was done as a courtesy only in this case.

First Direct said as it had made no error it wouldn't be able to do anything about the problems Ms T encountered with her intended account switch. It said it would have carried out the change of name if Ms T provided it with the extra documents it needed and then the switch would have completed.

First Direct maintained it needed a certified copy of a valid passport or driving licence. First Direct said its Customer Relations Team spoke to its Advanced Banking Team as part of the complaint investigation and it also confirmed the customer's name couldn't be changed without the requirements being met.

I can understand how frustrating this has been for Ms T.

But I can see that First Direct has acted in line with its laid down policy on such issues. The requirements were shared with Ms T from the outset. The COTF showed First Direct needed *"supporting identification in your new or existing name e.g. certified copy of a valid passport or driving licence."*

I understand Ms T doesn't wish to go to any further expense and doesn't feel she should have to, and I can respect that as it's Ms T's choice. But that doesn't mean I can require First Direct to set aside its standard policy. It is entitled to set its own policy, and it has explained to Ms T what that policy is. First Direct hasn't made any mistakes in this case.

I note that First Direct did check with other internal department colleagues just to ensure there was no other way around the policy. And I think that was helpful. But all it confirmed was that First Direct had stuck to its own requirements throughout the discussion with Ms T. I don't think that's unfair or unreasonable.

My final decision

I don't uphold this complaint.

I make no award against HSBC UK Bank Plc trading as First Direct.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 26 August 2025.

John Quinlan
Ombudsman