

The complaint

This complaint's about a mortgage Miss J holds with Bank of Scotland plc trading as Halifax. The complaint is multi-stranded, the majority of issues relating to how the mortgage and the property purchase it funded were carried out in 2008. There are some more recent issues with how the mortgage account has been administered, including but not confined to Miss J being unhappy with the spelling of her given name in Halifax's records.

What happened

Our Investigator thought that most of Miss J's complaint should be time-barred under our rules. The only element he thought we could consider was the spelling of Miss J's given name. When he looked at that, he didn't think Halifax had treated Miss J unfairly.

Halifax accepted the Investigator's recommendation, but Miss J asked for the case to be reviewed by an ombudsman. She believes we should look into everything she has complained about.

By way of a decision dated 29 July 2025, I confirmed that my jurisdiction over this complaint was confined to considering Miss J being unhappy with the spelling of her given name in Halifax's records. All other elements of the complaint I found to be time-barred under our rules, and therefore outside our jurisdiction.

What I've decided – and why

I'll start with some general observations. We're not the regulator of financial businesses, and we don't "police" their internal processes or how they operate generally. That's the job of the Financial Conduct Authority (FCA). We deal with individual disputes between businesses and their customers. In doing that, we work within the rules of the ombudsman service and the remit those rules give us. We don't replicate the work of the courts.

We're impartial, and we don't take either side's instructions on how we investigate a complaint. We conduct our investigations and reach our conclusions without interference from anyone else.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Miss J has a given name that can end with one of two different vowels, either "e" or "a". Her complaint to Halifax is that it had her name in its account record in the form ending with an "a". It hadn't always been that way; when the mortgage started in 2008. Miss J's name was initially spelled with an "e", but the alternative spelling was substituted somewhere along the line.

It's not clear exactly when it happened or what prompted the change. But I can't rule out the possibility that it came from Miss J herself. I say that because it seems to me from studying various documents on file, and information from other sources, that Miss J has used both spellings from time to time.

She has provided us with a copy of the reservation form for the new-build plot that would eventually become the mortgaged property. Her name on this form is spelled with an "a". The form is handwritten and whilst I don't know if Miss J wrote it herself, it bears her signature.

Nor is the anomaly confined to Halifax's records. From other evidence Miss J has provided, it seems her given name has also been spelled with an "a" on the property title in HM Land Registry records. Separately, Companies House records show an entry for a person with the same name, whose address is that of the mortgaged property, as director of a company. In that entry, the given name is spelled with an "a".

What that means is that I can't fairly conclude that the change from "e" to "a" resulted from a mistake on Halifax's part. All of that aside, after Miss J raised the point with Halifax, it complied with her request to change the spelling back so that it once again ends with an "e". So Halifax has done what I'd expect it to do, and in the meantime, there's nothing to suggest any harm financial or otherwise, has come to Miss J as a result of the name being spelled with an "a" in Halifax's records.

My final decision

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

My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 1 September 2025.

Jeff Parrington
Ombudsman