

The complaint

Miss M is unhappy with the incorrect way Nationwide Building Society have addressed her in correspondence.

What happened

Nationwide sent a letter to Miss M which addressed her using her title, first forename initial and surname and the greeting used her title, full first forename and surname. Miss M complained about this because she uses her second forename, and she's unhappy Nationwide didn't include her second forename in the letter.

Miss M wants Nationwide to use her second forename or both initials. Nationwide said it was sorry, but different mailing lists use a specific format for how their members are addressed in letters and it wasn't possible to set a preference for an individual. Nationwide explained it's required to have Miss M's full name on its records as seen on her identification documents. This ensures it complies with Money Laundering Regulations. And correspondences pull names automatically from the record then apply the naming format the mailing list uses.

Our investigator didn't recommend the complaint be upheld. She accepted Nationwide's explanation that it had to hold Miss M's full name on their records. And that its separate mailing lists addressed members in different formats which could result in a first forename being applied over a second forename.

Miss M rejected our investigator's findings, and her complaint has been passed to me to make a final decision. Having done so, I've come to the same overall conclusion as the investigator, for broadly the same reasons.

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.

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Nationwide said its obligations in line with Money Laundering Regulations require it to record Miss M's correct legal name. This doesn't sound unreasonable, so I don't think Nationwide have done anything wrong by recording Miss M's full legal name.

Nationwide said its letters are typically addressed to members using their title, both initials and surname. But different letters come from different mailing lists and some of those mailing lists use the first initial or first forename only. So, unfortunately, it can't guarantee this won't happen again. Nationwide checked with its technical team to see if they could ensure Miss M was always addressed in the manner she wishes, but the technical team confirmed it couldn't guarantee this.

I understand Miss M's frustration with this and her preference to be addressed by the name she goes by.

But I don't think Nationwide have done something wrong or acted unreasonably. I don't think it's unreasonable for different mailing lists to have different formats for addressing members. And sometimes this will result in a letter using title, forename and surname. Though I understand Miss M's strength of feeling on this, I can't say Nationwide have done something wrong here.

I appreciate this is unfortunate for Miss M as it will mean sometimes her second forename isn't included in letters. But I don't think Nationwide have done something wrong. And I can't compel Nationwide to change its mailing systems to apply a different format or to amend the format for individual members.

Alongside their apology Nationwide paid £75 compensation. I think this was sufficient to acknowledge the fact Nationwide can't guarantee which naming format future letters might apply. I think Nationwide acted fairly and reasonably in looking into the matter and explaining things, so I won't comment further on the award Nationwide made.

My final decision

I don't uphold this complaint.

I make no award against Nationwide Building Society.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 10 November 2025.

Gordon Candlish
Ombudsman