

#### complaint

Mr B complains Vanquis Bank Limited insist on taking his full name when he calls them.

#### our initial conclusions

Our adjudicator didn't think Vanquis had done anything wrong by asking for Mr B's first name and surname, as they had to ensure they're speaking to the right person, before discussing the account. And she explained that was the case for most financial institutions. Mr B disagreed and asked for an ombudsman to review the case. He didn't see how requesting his full name could be for security or Data Protection purposes as Vanquis wrote to him using that information.

#### my final decision

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I've come to the same conclusion as the adjudicator and for the same reasons.

I don't think the request for Mr B's full name, as part of the initial security check, was unreasonable. As the adjudicator's explained, it's information most financial institutions would ask a customer to confirm, before going on to discuss an account. And ultimately such security checks are there to protect the customer. So, I don't think Vanquis have done anything wrong here and I don't require them to do anything further.

I can see Mr B feels strongly about this. But it's for Vanquis to decide their policy on what information a customer is asked for in security checks. And we wouldn't normally interfere with that. That's the role of the banks regulator, the Financial Conduct Authority. It's up to Mr B to decide if he wishes to make the regulator aware of his concerns.

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

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before **3 October 2016**.

**Annabel O'Sullivan**

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.