

## **The complaint**

Mr H complains that Starling Bank Limited (Starling Bank) refuse to use his middle name in correspondence. He finds this unacceptable and would like Starling Bank to use it.

## **What happened**

The details of this complaint are well known to both parties so I won't repeat the details again here. Instead, I will focus on giving the reasons for my 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.

Having done so I have reached the following conclusions:-

- I don't doubt the frustration for Mr H , he tells us he has never been known by his first name but always by his middle name.
- Starling Bank has added a note to its systems to make staff aware of what name Mr H prefers to be called by when speaking to him which I think is reasonable.
- However, in terms of its records on its systems Starling Bank has explained that legally these need to match the first , any middle and the surname as shown on Mr H's identification documents as that is his legal name. And that this name will be used for bank cards and any written documentation.
- However even if legally Starling Bank doesn't need to use legal names provided on identification documents that is the process that Starling Bank uses and it's not for us to interfere with .
- I appreciate Mr H doesn't find Starling Bank's suggestion of changing his name by deed poll acceptable. I can understand that, but I don't think the suggestion was an unreasonable one to make as it would allow Mr H to have his name recorded in the way he wants

## **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 March 2024.

Bridget Makins  
**Ombudsman**