

The complaint

Mr T complains that Nationwide Building Society will not change the way it addresses him.

What happened

Mr T says he does not wish to be called by his full first name but either by an abbreviated version or by using his surname only. He says Nationwide has refused to do so which has had an impact on his mental health. Mr T says Nationwide staff were rude towards him when he raised the issue.

Nationwide has apologised for what took place in branch with its staff and paid £40 compensation. It says its internal rules require evidence of a new name before it can amend its records. Nationwide says it can address Mr T using his surname.

Mr T brought his complaint to us, and our investigator didn't uphold the complaint. The investigator thought it up to Nationwide to decide on the evidence it required to change a name on its records but thought it had fairly said it could refer to Mr T by his surname only.

Mr T doesn't accept that view and also says he has received correspondence from Nationwide using his first name.

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 come to the overall view that I don't uphold this complaint but make clear to Nationwide that this is clearly an important issue to Mr T. And it should ensure it does refer to Mr T by his surname as it said it would, which ought to include all correspondence including marketing e-mails.

I am sure Mr T appreciate that banks and building societies have their own rules and procedures in place to change a customers name which I'm satisfied is what Mr T would like to take place. It is not our role to direct a business on what those rules and requirements are. So, I don't think Nationwide made a mistake or acted unfairly by telling Mr T that it required evidence of what it regarded as a change of name.

The important point is that Mr T would be content to be referred to by his surname which Nationwide has agreed to do. I'm satisfied that approach by Nationwide is fair and reasonable and in line with Mr T's request.

I appreciate Mr T has received recent correspondence which was not addressed to him using his surname. It may be the case that Nationwide will need to update all of its records and I am sure it appreciates that Mr T may make a new complaint if it doesn't do what it says it will. I hope that the position will now be resolved and can see no reason why all of Nationwide's systems can't be updated to ensure it refers to Mr T by his surname only. I can see for example Nationwide's final response letter was addressed to Mr T by his surname.

I don't propose to comment on the events in branch as Mr T has indicated that is not his complaint and can see he has accepted compensation for what took place.

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 T to accept or reject my decision before 6 April 2024.

David Singh
Ombudsman