

## **The complaint**

Mr R complains HSBC Bank UK Plc caused him to lose access to his mobile banking application.

## **What happened**

Mr R has accounts with HSBC. He uses its mobile banking application. In September 2019 he found he couldn't access it. He contacted HSBC to ask it fix the problem. It was a couple of days until he could use the application. Mr R's not happy about that and how HSBC dealt with the issue. After he complained HSBC offered him £75 compensation to recognise how he'd been inconvenienced. Our Investigator said HSBC's offer of compensation was enough. Mr R didn't accept that. He wants more compensation. So the complaint has come to me for a final 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.

It's unfortunate Mr R couldn't access the application for a short while. When he contacted HSBC it tried to sort the problem out. It seems it might have mistakenly deactivated his registration when doing so. This may have increased the length of time he was unable to use the application. But overall I feel it responded to the issue reasonably. Ultimately Mr R was only unable to use the service for a couple of days. I can't see it caused him to lose out financially. The disruption to the service and calling HSBC about it may have been inconvenient. But its offer of £75 is enough to recognise that.

## **My final decision**

For the reasons given above, I'm not making HSBC UK Bank Plc pay Mr R any extra compensation or do anything differently. It's offered him £75. That's fair and reasonable in all the circumstances so my final decision is that HSBC Bank UK Plc should pay Mr R £75 if it hasn't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 12 March 2020.

Daniel Martin  
**Ombudsman**