

The complaint

Miss T complains about issues she had accessing her HSBC UK Bank Plc ('HSBC') account online and about how HSBC dealt with her concerns.

What happened

Miss T was an account holder of HSBC and was having problems accessing her account online. The issues Miss T was having with HSBC were discussed over a series of phone calls and emails. I've referred to some of these below.

Miss T contacted HSBC on 3 September 2021 and explained that she'd been having problems with logging in to her account through HSBC's banking application ('App'). She explained that the App kept on crashing. The HSBC call handler talked Miss T through resetting her online banking security credentials and sought to resolve the issues for her. But the suggestions made didn't result in Miss T being able to access the App during the call. So, the call handler gave Miss T a validation code and suggested she tried restarting her phone and accessing the App again. Miss T said she'd try that and if it didn't work she'd call back.

Miss T spoke to several different HSBC employees on 9 September 2021. Miss T had a long discussion with a call handler about the problems she'd been having accessing her account online. A new telephone banking security number was set up for Miss T during this call. And the call handler suggested ways to try to resolve the App access issues, but unfortunately nothing suggested worked. There was poor reception at times during the call and Miss T was cut off completely when the call handler put her on hold.

After the call was cut off, Miss T phoned HSBC back and asked how to make a complaint. Miss T repeated the issues she'd been having to a new call handler and explained the issues had been going on for some time. And this call handler explained to Miss T that there was a known issue with the App and it was affecting other consumers. Miss T was told that HSBC's IT department was working to try to fix the issue but it wasn't known how long it would take to resolve. Miss T and the case handler also discussed compensation, this resulted in the case handler offering Miss T £80 for the issues she'd faced. Miss T didn't accept this offer, so the call handler said the matter would be passed on to HSBC's complaint team.

Miss T also spoke with a manager on the same day. Miss T again explained the problems she'd had in accessing the App and the manager tried to help to resolve the issues over the phone. But this wasn't successful and the manager confirmed he'd let HSBC's IT team know about this.

Miss T also asked the manager if there was any other way to access her online banking, other than through the App. The manager explained that Miss T could access her account online by logging on through HSBC's website – either by using a digital secure key from the App (which Miss T couldn't access) or else by using a physical secure key.

Miss T confirmed that she had a physical secure key, but it transpired this key had been deactivated. As such, the manager explained that Miss T could go into an HSBC branch to get a new physical secure key and that the branch would be able to help with the activation of that key. The manager also said that HSBC could arrange any transfers or payments Miss T wanted to make over the phone.

On 15 September 2011, there was a follow on discussion between Miss T and HSBC about accessing her account online through HSBC's website. Miss T explained that she was trying to log on to her account using a physical secure key through HSBC's website and was getting a message to say that the key activation was incomplete, but she'd activated her key the day before. The call handler looked into this and explained that when Miss T activated the key the App was still showing on her profile, and this was why Miss T was having difficulties logging in. The call handler confirmed that she'd cancel the App from the profile and that Miss T should then be able to log in.

Miss T was asked to log in to her account to check this action had resolved the issue. Miss T confirmed it had worked and that she was in the account. While in the account, Miss T asked the call handler about transferring money from the account, how to check direct debits and what a specific payment she could see showing in the history was for.

From HSBC's records, I can also see that on 19 September 2021 Miss T activated a secure key to her account and signed in successfully.

HSBC responded to Miss T's complaint on 22 September 2021. It apologised for the inconvenience and frustration the situation had caused Miss T. HSBC acknowledged that Miss T had contacted it on a number of occasions and spent a considerable length of time on the phone with representatives trying to get access to her account via the App. HSBC also apologised if some of Miss T's calls had ended abruptly.

HSBC confirmed that its IT teams were investigating a problem with the App crashing, but it couldn't give a definitive timeframe for when this issue would be resolved. It explained that the only details it had was that the App was crashing because devices, and its App, were running too slowly. Some customers had been able to get around this by closing other Apps on their device, restarting the phone might also work.

HSBC acknowledged Miss T's frustration with the situation and offered her £100 compensation because of this.

And, in response to an email from Miss T, HSBC later confirmed in October 2011 that following the issues with the App crashing it was releasing an upgrade within the App.

Miss T wasn't satisfied with HSBC's response and referred her complaint to us.

Miss T's explained that when she went on to the App it would disappear and take her back to her home screen on the phone. When she contacted HSBC about this, she'd had to repeatedly explain the issue to different people and she'd had to reset her login credentials on a number of occasions. Miss T's highlighted that she'd spent a lot of time talking to HSBC to try to resolve the matter and that she'd like compensation for this. Miss T's also said that an HSBC employee she'd spoken to had been impolite.

One of our investigators looked into Miss T's complaint. They said that the login issues might have been related to HSBC's IT issues, but that HSBC had offered appropriate levels of assistance and that its offer of £100 for what had happened was a fair offer.

In response to the view Miss T, amongst other things, said that she:

- Didn't think the level of compensation was fair.
- Had to pay for petrol to drive to an HSBC branch, the journey to her nearest branch was about 10 to 15 minutes.
- Had to work late to make up the hours she'd lost when speaking to HSBC during the working day.
- Had to call HSBC, it didn't call her and the customer service she'd received was poor.
- Had to explain things to lots of different people at HSBC.

As agreement couldn't be reached the complaint's been passed to me to review.

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.

I can understand that the problems Miss T experienced in trying to access and manage her HSBC account online and through the App on her phone would've caused some distress. I appreciate the inconvenience this is bound to have caused and I'm satisfied that this went beyond mere irritation.

I think it's clear on HSBC's own evidence that Miss T was affected by IT problems that HSBC's responsible for. It seems to me that the issues affecting the App were complex. I think HSBC was proactively trying to investigate the cause of the problems Miss T suffered. And it referred matters to its IT department, which I think was appropriate

During the time that Miss T experienced the problems she's brought to our attention, it doesn't appear that HSBC had a fix in place. And it's clear from what HSBC said to Miss T that it didn't know when it would be able to resolve the issues affecting Miss T accessing the App on her phone. But, I also think that HSBC sought to support Miss T while the issues with the App were ongoing. For example, by assisting her with using a physical secure key to access her account online through its website and by offering to effect transfers or payments for her over the phone if she wanted. It also sent Miss T an update shortly after the upgrade to the App went live.

I think this shows HSBC took matters seriously and did all that it could to try and reduce the impact of the problems Miss T experienced when trying to access her account online through the App.

So, I'm satisfied HSBC tried to resolve the problems as best it could. But, as I've already explained, in my opinion Miss T's experience here went beyond mere irritation. She was caused distress and inconvenience by what happened and had to spend quite a lot of time discussing these issues with HSBC. And I think that HSBC should pay her some compensation for that.

I'm satisfied that when Miss T made contact with HSBC, the employees Miss T spoke to were trying their utmost to try to help and assist Miss T. And, in my opinion, the HSBC employees Miss T spoke to weren't impolite, but I accept there were some difficult moments during calls when suggestions to rectify the online access issues weren't working.

Having listened to the call recordings, I think that the process of having to explain the problems to a number of different people at HSBC, and being asked to take similar steps to try to rectify matters on several occasions, was an inconvenience and would've been very

frustrating for Miss T. Especially where a long phone call was cut off and Miss T had to call HSBC back.

I've also thought about what Miss T's said about having to work late to make up for the hours she'd spent speaking to HSBC. She also had to travel to an HSBC branch to collect a new physical secure key. And I think these things did cause Miss T some inconvenience and would've been frustrating.

I've carefully considered the distress and inconvenience that Miss T experienced and the issues that she faced, including the difficulties in accessing her account online, not being able to resolve the problem easily and the time spent trying to do so. And, on balance, I think the offer already suggested of £100 is a fair and reasonable amount in this complaint.

My final decision

HSBC UK Bank Plc has already made an offer to pay £100 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that HSBC UK Bank Plc should pay Miss T £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 28 July 2022.

Alex Mann
Ombudsman