

## **The complaint**

Mrs S complains about issues with her HSBC UK Bank plc (HSBC) account. She would like more compensation than HSBC has offered.

## **What happened**

The details of this complaint are well known to both parties so I won't repeat them 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:-

- It's clear that Mrs S had numerous problems with her HSBC account. It seems these were due to a systems error which meant her credit card details didn't show on HSBC's system. As a result, Mrs S couldn't make payments to the account leading to missed payment markers on her credit file. Unfortunately, systems problems do happen.
- HSBC has apologised. I understand it has arranged for a new credit card and has updated her credit file to remove adverse information relating to payments affected by the systems error. I think these were reasonable steps that I would have expected HSBC to take. It also paid £100 compensation for these systems issues.
- HSBC has also apologised and offered a further £150 compensation for service issues as it acknowledged Mrs S had to make numerous phone calls, incurred long wait times during these phone calls, and felt one of the call handlers was rude to her. It has also given feedback to the call handler in question.
- Mrs S doesn't feel the additional £150 compensation on top of the £100 already paid by HSBC is sufficient. I do appreciate the frustration, inconvenience and distress that would have been caused with not being able to make payments and the resultant effect on her credit file. And the time taken to resolve this by phone along with the way she feels she was spoken to. I have taken this into account when considering if the compensation is appropriate and I think that it is.
- I am not aware of any other factors that I could take into account such as Mrs suffering any financial loss (other than the cost of phone calls) as a result of HSBC's actions or the negative credit file information preventing her getting credit elsewhere. Considering all the information that I have I feel the additional £150 compensation that HSBC has offered on top of the £100 already paid is appropriate.

## **My final decision**

My final decision is that I uphold this complaint.

In full and final settlement HSBC UK Bank plc should pay Mrs S £150 compensation .

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 2 June 2022.

Bridget Makins  
**Ombudsman**