

The complaint

Mr T is unhappy that HSBC UK Bank Plc closed his bank account.

What's happened?

In summary, Mr T has said that:

- his HSBC bank account was closed without notice, and he's been unable to open an alternative account with a different provider.
- HSBC wouldn't let him withdraw his salary from his account whilst it was in the process of closing it, leaving him struggling to pay his bills.

HSBC says that it made the decision to terminate its banking relationship with Mr T after reviewing his account. His account was closed on 1 June 2021.

What did our investigator say?

Our investigator didn't uphold Mr T's complaint. She was satisfied that his account had been closed in line with the relevant terms and conditions.

Mr T asked for his complaint to be considered by an ombudsman. In summary, he said that:

- HSBC has made a poor decision.
- he can't get another bank account, or take out any contracts or finance.
- he deserves to be given a reason for the account closure.

The complaint has now been passed to me to decide.

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 is my role to decide whether a business error has occurred and, if it has, what the business should do to put things right.

I can see that HSBC wrote to Mr T on 21 May 2021 to let him know that it had carried out a security check and it was in the process of closing his accounts with immediate effect, in line with the account terms and conditions. It said that it would send any credit balance on the account to him separately and, if he would like further information, he could contact CIFAS – the national fraud database.

Contemporaneous call notes show that when Mr T contacted HSBC to query whether he could withdraw his salary from the account, he was told that he could do so by visiting a branch with valid identification documents.

Records show that Mr T's account was closed on 1 June 2021. On 2 June 2021, HSBC

wrote to Mr T enclosing a cheque for the credit balance on the account at the point of closure.

Under the terms and conditions of Mr T's account, HSBC is entitled to close accounts without notice in certain situations. I understand that Mr T would like to know why his account was closed but HSBC isn't required to give him its reasons and I can't fairly require it to do so. I can however confirm, from the information HSBC has provided this Service with, that I'm satisfied Mr T's account wasn't closed unfairly or unreasonably. As HSBC has previously advised, Mr T can contact CIFAS if he would like further information.

I'm pleased to see that HSBC offered Mr T a means of accessing his salary without waiting for it to send the credit balance on his account when he contacted it in this regard.

Overall, although I understand that this matter has left Mr T in a difficult situation in terms of access to banking facilities, I'm not persuaded that HSBC has made an error on this occasion. So, I won't be upholding this complaint.

My final decision

For the reasons I've explained, my final decision is that I do not 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 20 April 2022.

Kyley Hanson
Ombudsman