



The complaint

B has complained (through its representative Mr O) about the way HSBC UK Bank Plc has dealt with its request for information regarding its account, failed to provide details of the advisor dealing with the request, and used an incorrect email address.

B is a sports club. Mr O is one of its officers and brought this matter to us on the club's behalf.

B has an account with HSBC.

What happened

Mr O wrote to HSBC in January 2021 requesting information regarding B's account. No response was received and so Mr O sent an email chasing it up.

It appears HSBC initially treated the email chaser as a complaint but later decided it was a request for information. And so the complaint was voided. Mr O says he didn't receive a response to his request.

Mr O contacted HSBC in March 2021 to chase the information request again. He says HSBC told him the complaint was voided but he could raise a new complaint. Mr O told HSBC he had already made a complaint and didn't want to make another one, delaying matters for a further eight weeks. So a complaint wasn't raised, and the information request wasn't responded to.

Mr O then raised further complaints with HSBC including the bank using an incorrect email address to communicate with B. Mr O asked HSBC for details of the advisor dealing with the complaint but says it wouldn't tell him.

HSBC looked into things for Mr O. Initially it said it hadn't received a change of email address from B and the email address it used was provided at B's account opening. It later said it had received a change of email request. But instead of replacing the old email address with the new one, it had added the new address to its system. HSBC offered B £100 to reflect the failure in service and apologised.

Mr O referred B's complaint to this service. Our investigator looked into things. He said HSBC had acted unfairly in some aspects of its handling of the information request and thought £100 was fair for HSBC to pay.

Mr O didn't accept the investigator's view on behalf of B. So the complaint has come 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.

Having done so I've reached the same overall conclusions as the investigator. I'm upholding the complaint Mr O's made on behalf of B. But I don't think HSBC need to pay B any more compensation than it has already offered.

It's important to note my role here is to look at whether HSBC has acted within its terms and conditions and treated B fairly and reasonably. I am not able to address the wider issues of how HSBC organise its internal processes as that's not my role. I can see Mr O has raised a number of issues and requested evidence for various things. I don't intend to address each one separately. I want to assure Mr O I have considered the information he has provided.

I understand Mr O's frustration. He has requested for some information from HSBC but he feels what he has requested has not been forthcoming. And so he has raised a complaint to try and obtain the information that way.

Staff contact details

HSBC have said it doesn't provide individual details of its staff as part of its policy. As previously explained I am unable to compel HSBC to change its processes as that is a business decision.

So I am unable to say HSBC has done anything wrong in not providing handler details to Mr O.

Information request

On 18 January 2021 an information request was made by B by email. The information requested largely related to documents concerning the business account registration process. I can see most of the documentation requested relates to events which happened from 2018 to 2020.

HSBC has said the information requested was provided to Mr O in his capacity as an official of B under a Subject Access Request. This was sent to him in April 2020 and contained documents relating to the time period 2018 to 2020. Some of the information requested wasn't sent since B isn't entitled to it. HSBC explained that clubs fell outside of GDPR since they aren't an identifiable individual.

Having looked at the information provided to me I'm satisfied HSBC has sent the information requested as far as it is required to.

Incorrect email address

Mr O is unhappy HSBC used an email address belonging to a person no longer associated with the club. HSBC explained the email address was provided at account opening. And instead of replacing the email address with the correct one, it added the correct email to the file. It's not in dispute that a mistake was made when the correct email address was updated. So the issue I need to decide is what should be done by HSBC to put things right considering all of the circumstances.

HSBC have acknowledged the mistake and taken steps to try and resolve the matter. It has amended B's contact details on its system and offered to pay £100 to reflect the failure in service. And so while I can see Mr O isn't satisfied with the response received I think HSBC has done what I would have expected it to in order to correct the error.

I agree mistakes have been made here but overall I think HSBC has done enough to acknowledge the impact of its mistake and tried to put things right. I think £100 compensation HSBC has already offered is the right level to reflect the inconvenience to B.

Since it is B that has the account, it is B that is entitled to bring the complaint and be awarded any redress.

My final decision

For the reasons above I'm upholding B's complaint about HSBC UK Bank PLC and direct HSBC to pay B the £100 it has previously offered.

Under the rules of the Financial Ombudsman Service, I'm required to ask B and B to accept or reject my decision before 22 July 2022.

Kiran Clair
Ombudsman