

The complaint

Mrs W complains that HSBC UK Bank Plc gave her poor customer service on a call she had with one of their call handlers.

Mrs W is represented by her daughter in bringing this complaint. But for ease of reading, I'll refer to any submission and comments she has made as being made by Mrs W herself.

What happened

Mrs W tried to use HSBC's telephone banking to obtain her account balance on 29 November 2021. As the security number was entered incorrectly, she was transferred to a call handler.

The call handler tried to go through the security process to get Mrs W's account balance, however, Mrs W was unable to pass their security. Mrs W explained her health issues to the call handler which affected her memory and she said she wouldn't be able to remember the amount she had spent at a supermarket. Mrs W was getting very distressed on the call. During the call, Mrs W received a phone call from her doctor and told the call handler she needed to take the call.

The call handler explains to Mrs W that if she hangs up her account would be locked, and she'd need to go into a branch with identification. This distresses Mrs W further as she is unable to leave the house due to medical reasons. Mrs W misses the phone call which leads to further distress. The call handler explains that as Mrs W failed more than one question then she would need to send her a new telephone security number. Mrs W says that the call handler told her it would take seven working days. Mrs W didn't believe she failed more than one question.

As Mrs W hadn't received her telephone security pack, she rang HSBC again on 8 December 2021. As she was able to pass security, the call handler was able to tell Mrs W her balance. The call handler explained that the telephone security pack wasn't sent until 3 December, so she should receive it in the next couple of days in order to unlock her account.

HSBC did not uphold Mrs W's complaint. They explained they could not reset her security over the phone and that was why a telephone security pack had been sent to her. Mrs W brought her complaint to our service. She said HSBC didn't address all of her complaint points in the final response letter, including, but not limited to the situation with her doctor ringing her and the telephone security pack not reaching her within seven days, prompting her to make a call back to HSBC.

Our investigator did not uphold the complaint. She said while the original situation upset Mrs W, she couldn't say this was the fault of the call handler as she had followed HSBC's procedures and the call handler had attempted to help her. Mrs W asked for the complaint to be reviewed by an Ombudsman.

As my findings differed in some respects from our investigator's, I issued a provisional decision to give both parties the opportunity to consider things further. This is set out below:

"I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mrs W has made a number of points to this service and I've considered and read everything she's said and sent us. But, in line with this service's role as a quick and informal body I'll be focusing on the crux of her complaint in deciding what's fair and reasonable here.

As our investigator has explained, complaint handling by a business isn't a regulated activity and as such, the issues she's raised that relate directly to how HSBC have investigated Mrs W's complaint, such as the contents of his final response letters don't come under my powers to consider. HSBC has said the final response letter is in large print, and the version they sent this service was in large print. HSBC also showed me system evidence that since 2 June 2019, they have a note on their system to show correspondence needs to be in large print. Mrs W may wish to contact HSBC if the larger print is not large enough for her, to see if they can issue correspondence in a larger font than they currently do.

It is not within my remit to tell HSBC what their security process should be, So I'll be looking to see if the original call handler followed HSBC's process and if this resulted in a fair outcome, taking into account the individual personal circumstances of Mrs W at the time of the call. I want to assure Mrs W that I've read everything she's said about her medical conditions, so I understand the full extent of her health issues at the time of the call, even if I don't document the specific health conditions in my decision.

I have listened to the initial phone call in great detail. When the call handler is discussing security, she asks Mrs W "can you tell me about a transaction you've made since your last statement". Mrs W then talks about transactions she made over the weekend including supermarket transactions and another company. The call handler then asks "how much was that for", to which Mrs W responded "off the top of my head I can't remember". Mrs W then informs the call handler of a couple of health issues she has which affects her memory.

The call handler then says "so you said you did some to a supermarket, which supermarket was that?". Mrs W then tells the call handler the names of two supermarkets and then the call handler asks "I just need a payment you've done recently", Mrs W says "they were recent payments". Mrs W says three companies she's made a payment to recently and then she says "I don't know the amount of money" and she explains she can't get online.

The call handler explains "it won't be on a statement". Mrs W explains to the call handler that she's given her all the information. The call handler explains that Mrs W had "just told (her) several different places but (she) need to check a specific transaction". Mrs W again mentions one of the supermarkets and the call handler says "Ok, so you've confirmed (supermarket name), how much was spent at (supermarket name)". Mrs W says "I don't know".

Mrs W becomes to get very upset at this moment. The call handler tries to calm Mrs W down. The call handler then mentions another transaction about a different supermarket Mrs W had previously told her about. Then she asked Mrs W "do you know roughly how much it came to?" Mrs W becomes more upset and explains she doesn't know how much it cost. Mrs W's phone starts ringing in the background. Mrs W explains she's "got to go my phone's ringing". The call handler says "ok, I'll just let you know that because we are still going through the security", Mrs W explains she's "waiting for the doctor to call (her), the phone's ringing and (she's) got to go", the call handler says "yeah, I've got to advise you that...", Mrs W again tells the call handler her phone is ringing and asks the call handler to "stop talking to me".

The call handler then says "I've just got to advise you that", Mrs W then says "I've missed the doctor now". The call handler says "listen to me, I have to advise you that if you hang up now, I'll have to set the security to fail and you'll have to go into a branch with ID". Mrs W explains to the call handler she's unable to leave the house and asks the call handler to please hurry up as she needs to call the doctor back. The call handler says "I need you to confirm a transaction", Mrs W is audibly distressed again and she explains she doesn't know.

Mrs W tells the call handler "it doesn't matter how long we stay on the phone for, I don't know how much the shopping came to". The call handler explains to Mrs W that she was unable to verify Mrs W and she would need to reset her telephone banking security number. Mrs W asks if all of this is because she couldn't tell the call handler how much her latest supermarket order was for. The call handler says "no" and "from the questions I've asked you, some of them have not matched, so the only way we can reset this now...", Mrs W says "they've not matched? The only thing that's not matched is me not telling you a supermarket (amount)."

The call handler explains she has to send out the telephone security pack because Mrs W had failed security and Mrs W got more than a supermarket amount wrong, which Mrs W didn't believe the call handler and asks for the call handler to raise a complaint. The call handler explains to Mrs W what will happen when she receives the telephone security pack. The call handler says it "can take seven working days to come out".

I've considered what Mrs W has said about the only thing which she got wrong was the supermarket amount. On the call she had named a specific supermarket. But this wasn't just what HSBC considered to be incorrect. HSBC considered her having more than one thing incorrect as she couldn't give the amounts of the three transactions which Mrs W told them she had used her card for at the weekend. So this would be three questions which wouldn't be able to be matched up. Mrs W wasn't able to give the specific days the transactions were made either. Although she had said the transactions were from the weekend, she wasn't able to narrow down which specific day – and although later in the call, she did say when her supermarket shopping was delivered, that doesn't mean she had paid for it on the same day as it being delivered.

So I am satisfied that the call handler was factually correct when she said Mrs W failed on more than one question, even though Mrs W may think this all has to do with her supermarket shopping.

I've then considered what Mrs W has said about the telephone security pack and when this was sent out to her. I'm persuaded there has been a misunderstanding on this issue. I say this as the call handler says the pack can "take seven working days to come out". Strictly speaking, the pack "came out" on 3 December, which was within seven working days. But I think it would have been useful if the call handler explained that while the telephone security pack would be sent out within seven working days, it may take her longer to receive this. I can understand why Mrs W would think she would receive the telephone security pack within seven working days even though this wasn't what the call handler strictly told her.

By not receiving the telephone security pack within this timeframe, this prompted Mrs W to ring HSBC again. I've listened to the second call. It's obvious this was a much different experience for Mrs W. But the call handler does ask Mrs W the same questions as the first call handler. The main difference here though is that Mrs W is prepared with the specific details of a transaction. Just as the first caller explained it could be a transaction after a statement had been sent, Mrs W was assisted by her daughter and they could check specific details of an online supermarket shop which had been completed after the last statement was sent. It is for this reason, that I'm persuaded Mrs W passed the security protocols as

seamlessly as she did.

The second call handler explained he could give Mrs W the balance of her account, but she would need to wait for the telephone security number for the account to be unlocked. I know Mrs W was concerned she rang HSBC on 29 November and the pack wasn't sent until 3 December. She thinks HSBC should have acted quicker. But the reality is that the original call handler raised the request for the telephone pack on the day she said she would. HSBC have confirmed to me that this goes to a back office to be produced and this is why they give a timeframe of sending out this pack within seven working days. So although Mrs W would've liked this to be sent out sooner, HSBC have sent this out within the timeframe given and they would not be responsible for any postal delays, so I can't say they've done anything wrong here.

So I've thought about whether HSBC could have done anything different on the first call. I've also considered Mrs W's individual circumstances at the time and what she told the call handler. I'm persuaded that although the original call handler followed HSBC's security process and was right to order the security telephone pack, an unintended consequence of the call handler trying to help Mrs W on the phone led to Mrs W being more distressed on the call. I'm also persuaded that this could have been avoided and I'll explain why.

When the call handler took the call, she would not have been aware of Mrs W's particular condition which affects her memory. But based on what Mrs W had told her about not being able to remember certain things such as how much she'd spent online, I'm satisfied that the inevitable outcome of the call would have always been that Mrs W would have failed the security process as she wouldn't be able to remember the value of a transaction once she was already on the phone with the call handler. Before the doctor rang Mrs W, she had informed the call handler on multiple occasions that she couldn't remember the value of transactions, and each time she was getting more and more distressed by this when the call handler kept asking her.

So I'm not persuaded that keeping Mrs W on the phone would've achieved a different outcome after it was clear she wouldn't be able to give the call handler any amounts of any shopping she'd done, whether it was just over the past weekend or not. I believe it was obvious in the first 7-11 minutes of the call that Mrs W could not pass security. So I'm persuaded the call handler should have told Mrs W that her account had been locked and the call handler would need to send the telephone security pack in the post to her, significantly earlier than she did tell Mrs W this.

While this would have still caused Mrs W distress, I'm persuaded it would have caused Mrs W a lot less distress than to try and obtain details of a transaction that she wouldn't be able to remember. There is also a chance that she could've took the phone call from the doctor when the doctor rang Mrs W.

Although the call handler was trying to explain what would happen if Mrs W hung up the phone, the reality is if Mrs W hung up, she could have rung back later. While her account would have been locked, she would have still been able to order a new security telephone pack and potentially get her balance if she had the assistance of her daughter to help her. So although the original call handler was trying to help Mrs W, this caused unintended consequences which impacted Mrs W and caused her distress over and above what would be normal for someone failing a security process.

So I think what HSBC should do here, is to realise the impact this had on Mrs W and to pay her compensation. I'm persuaded that £100 is fair and reasonable. I say this as I'm satisfied this recognises the extra distress of keeping Mrs W on the phone for far longer than she needed to be and asking her the same questions about how much she had spent, when it

was obvious she wouldn't be able to pass HSBC's security process. So I intend to ask HSBC to put things right for Mrs W."

I invited both parties to let me have any further submissions before I reached a final decision. Mrs W responded to the provisional decision and said she accepted the decision. HSBC responded and they said on this occasion, they have decided to agree with the recommendations, as a gesture of goodwill, so the complaint can be brought to a close without causing further delay. HSBC wanted to note that they remain of the firm opinion that the call handler's intentions were of a good nature in trying to help the customer throughout.

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.

As neither party have provided me with any further information to consider, then my final decision and reasoning remains the same as in my provisional decision.

Putting things right

In my provisional decision I said I intend to ask HSBC UK Bank Plc to pay Mrs W £100 for the further distress caused on the initial phone call she had with them. I'm still satisfied this is a fair outcome for the reasons given previously.

My final decision

I uphold the complaint. HSBC UK Bank Plc should pay Mrs W £100 for distress.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 29 April 2022.

Gregory Sloanes
Ombudsman