

## **The complaint**

Mr B complains about the service he received from HSBC UK Bank Plc when his overdraft was removed.

## **What happened**

Mr B has an account with HSBC. The account had an overdraft facility, but HSBC removed it. In July 2021 Mr B complained that it had done so. This service has dealt separately with Mr B's complaint about the decision to remove the facility, and I make no further comment on the way in which that was done or the reasons for it.

This complaint concerns the way in which HSBC handled Mr B's queries and complaints after he found out that his overdraft facility had been removed.

Mr B called HSBC on 2 July 2021 to complain about the removal of the overdraft facility. He says no complaint was logged. HSBC says however that it responded to the complaint by letter of 4 July 2021.

Mr B called again on 27 July 2021. He was told a response had been sent on 4 July – which Mr B said he hadn't received. The call was otherwise largely unproductive. Mr B was put on hold for much of its duration and, when he asked to speak to a manager, none was available. No call back was offered or made.

In a further call Mr B was told, incorrectly, that the overdraft had been removed because of gambling activity on the account. That was not correct. Mr B again asked to speak to a manager. This time he was promised a call back, but it does not appear that any call was made.

The following day HSBC acknowledged Mr B's complaint about the calls and included a copy of its letter of 4 July 2021. A few days later it sent a final response acknowledging that there had been errors and offering £150 in recognition of that.

Mr B referred the matter to this service. Our investigator agreed that Mr B had received poor service but thought that the bank's offer of £150 to put things right was fair in the circumstances. He did not recommend that HSBC do anything more to resolve the complaint. Mr B did not accept that recommendation and asked that an ombudsman review the case.

## **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, however, I have reached the same overall conclusion as the investigator did, and for similar reasons.

I believe that HSBC did respond to Mr B's complaint as it says it did, by its letter of 4 July 2021. I accept however that Mr B did not receive that letter until a copy was sent later in the month. I agree with the investigator (and indeed with HSBC) that telephone calls were not always handled as well as they could have been.

The investigator expressed the view that, had HSBC not made an offer of compensation, he would have recommended a payment. And, on balance, he thought that £150 was reasonable.

As HSBC has made an offer to Mr B, I need to consider whether that offer is reasonable in the circumstances or whether I should make a higher award. I share the view of the investigator that it is reasonable; I do not believe that further compensation is merited in this case.

### **My final decision**

My final decision is that I do not require HSBC UK Bank Plc to do anything more to resolve Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 30 September 2022.

Mike Ingram

**Ombudsman**