

## The complaint

Miss G has complained about how HSBC UK Bank Plc dealt with things after she was the victim of fraud.

## What happened

Both sides are most familiar with the case, so I'll summarise things in brief.

In February 2021, fraudsters took out an HSBC loan in Miss G's name and attempted large payments from her current account.

Miss G reported the fraud to HSBC, and they blocked her online banking to stop any further fraudulent activity. Following this, there were a series of difficulties in getting everything sorted out. For example, HSBC accepted that they initially passed Miss G to incorrect teams and gave her the wrong next steps.

In February 2022 – a year on from the fraud – the payments were refunded, the loan was unwound, and HSBC removed any related markers from Miss G's credit file. HSBC paid Miss G £75 compensation, and have offered her a further £75, to bring the total to £150.

However, Miss G's online banking remains blocked. She's particularly unhappy about this, and says she wants it reinstated. HSBC say Miss G needs to speak to a particular fraud team, but she hasn't spoken to them even when they keep trying to call her.

The complaint was passed to me to decide.

I sent Miss G and HSBC a provisional decision on 30 May 2022, to explain why I thought the complaint should be upheld in part. In that decision, I said:

*Both sides agree that HSBC got some things wrong here. And they even repeated some of the same mistakes more than once. This would have been particularly upsetting for Miss G given the context that she'd been the victim of a crime.*

*Further, I don't think it's fair for Miss G that it took a whole year for HSBC to refund the fraud and unwind the loan. In the meantime, she was left out of pocket and with incorrect markers on her credit file. So Miss G was subject to considerable distress and worry, and was inconvenienced over a significant period.*

*With that in mind, and bearing in mind our guidelines about compensation awards, I think that £350 total compensation would be fair to put things right. I understand that HSBC have already paid Miss G £75, in which case they'd need to pay her a further £275 to bring the total to £350.*

*When it comes to the online banking, I do understand Miss G's frustration at this still being blocked well over a year on.*

*With that said, I can see that from at least 31 March 2021 onwards, HSBC repeatedly gave Miss G clear instructions for how to get her online banking unblocked. This will involve her speaking to a particular fraud team on the phone, while being ready to log in online so they can walk her through it. HSBC has given Miss G that team's details multiple times, as has our service. But as far as I can see, it looks like Miss G only spoke to them once and hung up before they could help her. Otherwise, it doesn't look like Miss G has rung that particular team on any other occasion. And the team have tried calling Miss G quite a number of times, on the same number she gave our service, but haven't got through. I can see they left Miss G voicemail messages, too.*

*So I think HSBC have made fair efforts to help Miss G access her online banking. If the online banking really is that important to Miss G, then I'm afraid it's difficult to see why she hasn't just phoned the team and stayed on the line so they can help her. I can only suggest that she does that now, using the details our investigator gave her. I'll put the team's details on the cover letter for this provisional decision, too.*

*I will also explain that in the meantime, Miss G does not need to go to branch to check her balance – she can do that at cash machines, too.*

I said I'd consider anything else anyone wanted to give me – so long as I received it by 27 June 2022.

### **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.

In response to the provisional decision, HSBC didn't add anything further.

Miss G explained that she is in the process of trying to reactivate her online banking. She reiterated her disappointment at how HSBC have handled things for her. I can understand her frustration with HSBC, and I think the additional compensation awarded is fair to put their mistakes right. As before, I would encourage Miss G to ring the number we provided when she's ready to log in online, as that team should be able to get things reinstated for her.

Otherwise, neither side sent me any materially new evidence or arguments. So having reconsidered the case, I've come to the same conclusion as before, and for the same reasons as set out in my provisional decision above.

### **My final decision**

I uphold Miss G's complaint in part, and direct HSBC UK Bank Plc to pay her a further £275 compensation, to bring the total to £350.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss G to accept or reject my decision before 26 July 2022.

Adam Charles  
**Ombudsman**