

## **The complaint**

Mr and Mrs T complain about the way that HSBC UK Bank Plc dealt with their remortgage application.

## **What happened**

Mr and Mrs T wanted to take remortgage with HSBC. But they said that the service provided by HSBC made that impossible. Mr and Mrs T complain:

- Cancelled an advice appointment at the last minute and didn't book another appointment.
- Ignored their attempt to book another appointment through LinkedIn.
- When they contacted HSBC through a mortgage broker, they were initially told by a mortgage adviser that the mortgage they wanted was possible – but HSBC's complaint department later said that was wrong and that Mr and Mrs T didn't qualify for the mortgage they wanted. The mortgage adviser later obtained evidence that, in fact, the mortgage was possible. But HSBC's complaint handler didn't accept that. Mr and Mrs T said that HSBC "lied" that the mortgage had been automatically declined.
- The offer of £50 compensation is inadequate. This matter has affected Mr T's health and happened at a time he was vulnerable after going through surgery and suffering a bereavement.

The investigator said that HSBC should pay Mr and Mrs T £200 to reflect the distress and inconvenience it had caused them.

HSBC accepted what the investigator said. Mr and Mrs T did not.

## **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 isn't in dispute that HSBC provided a poor service to Mr and Mrs T.

Mr and Mrs T say that the complaint handler was wrong to tell them that they wouldn't be able to get the mortgage they wanted from HSBC. Mr and Mrs T said the complaint handler received an email from another member of staff confirming that a senior underwriter thought the application was acceptable.

The difficulty I have is that, despite asking for it, we don't have the email that Mr and Mrs T say supports that HSBC was wrong to say in the final response that the mortgage wasn't possible. We do have emails between the case handler and HSBC's credit policy department, who said that the mortgage Mr and Mrs T wanted included more than the maximum amount allowed for debt consolidation. The evidence we have does not support there has been an error by HSBC in the final response.

Even if we had evidence that another member of staff thought the mortgage was possible, it does not necessarily follow that they were correct or that the mortgage would have been approved.

I understand Mr and Mrs T's strength of feeling about this matter – and I was sorry to hear about the effect this matter has had on Mr T's health. But I only consider HSBC didn't act fairly or reasonably in the service issues that it has already accepted. And I consider the investigator's recommendation of £200 is a fair amount to reflect the distress and inconvenience that caused to Mr and Mrs T.

**My final decision**

My final decision is that HSBC UK Bank UK Plc should pay Mr and Mrs T £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T and Mr T to accept or reject my decision before 8 September 2022.

Ken Rose  
**Ombudsman**