

The complaint

Mrs J has complained about the service she received from HSBC UK Bank Plc (HSBC) after she requested a text service be stopped to an old mobile phone number.

What happened

Mrs J experienced fraud on her HSBC account and set up text alerts that would help her keep a closer eye on her account. The request for Mrs J to receive alerts was made on 17 January 2022.

Mrs J bought a new phone on 22 January 2022 and updated her contact details via the online system so the text service would no longer be provided. Mrs J understandably no longer wanted text alerts to be delivered to her previous phone number. However, the text alerts continued.

Mrs J tells us that when she visited a HSBC branch, she was told the only way to be certain the text service would stop would be by closing the accounts she held at HSBC which she did.

HSBC explained that the reason the alerts didn't stop was because Mrs J would have had to make the request via the telephone banking service on a specific number.

HSBC agreed it had given Mrs J inaccurate information that the text messages were not from it and offered Mrs J £50 compensation.

Mrs J wasn't happy with the response provided by HSBC and felt the compensation it had offered was too low.

One of our Investigators considered Mrs J's complaint and during her investigation found that Mrs J had called the correct number to request the cancellation of the text service. HSBC confirmed that Mrs J had followed the correct process and the service had not been cancelled as it should have.

After considering this information HSBC increased its compensation offer to £200 which our Investigator thought was reasonable.

Mrs J disagreed. She didn't think the compensation offer was fair, so this complaint has now been passed to me to review.

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.

Most of the circumstances outlined above aren't disputed by either party to this complaint. The only part of the complaint that is in question is that Mrs J was told she would need to

close her accounts with HSBC.

Mrs J says she was given the advice about needing to close her accounts when she spoke to a HSBC representative in branch on 1 February 2022. But she didn't close her accounts on this day. Instead, over the following days she asked for the account details to be changed then requested for the accounts to be frozen.

Given the above I think it's unlikely Mrs J was given advice to close her accounts as she didn't take this action immediately. In any event I am unable to suggest further compensation for this without seeing persuasive evidence that this was the advice Mrs J received, which I haven't seen.

I appreciate that the errors made by HSBC, and the time taken to resolve the issue of removing the text alert service, would have caused Mrs J stress and inconvenience, but I have not seen anything to support this poor service caused Mrs J any financial loss.

While I appreciate the impact HSBC's errors have had on Mrs J this service is not designed to punish or fine a business when it makes an error, but instead to put the customer back in the position they would have been in had the error not taken place. In this case it's not possible to take back the impact HSBC's errors had on Mrs J, but I think the compensation HSBC has now offered of £200 is fair and in line with the level of compensation I would have suggested had HSBC not made an offer.

So, I'm not asking HSBC to take any further action.

My final decision

HSBC UK Bank Plc should pay Mrs J the £200 compensation it has offered to resolve her complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 13 January 2023.

Terry Woodham
Ombudsman