

## **The complaint**

Mr S complains that he was unable to access his account with HSBC UK Bank Ltd (HSBC) via telephone banking when abroad and has spent a lot of time trying to resolve this issue.

## **What happened**

Mr S says he was unable to access his account when abroad in 2022. He says he called HSBC trying to resolve the problem and had to wait a long time to get through to speak to anyone. He says that when he did get through, HSBC failed to fix the problem.

HSBC says that Mr S was using the wrong phone number when trying to access his account by phone from abroad. It says it has now given him the correct phone number and it can see no reason why it shouldn't be working. HSBC acknowledges that Mr S has had difficulty getting through to its service staff and gave Mr S £50 compensation for his trouble and upset.

Our investigator found that HSBC caused Mr S trouble and upset in this matter and said that HSBC should pay Mr S an additional £50.

HSBC accepted this but Mr S did not, so the case has come to me to consider.

## **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.

Both parties agree that Mr S was using the wrong number initially to access his telephone banking when abroad. HSBC has provided evidence that it has now given Mr S the correct number.

Mr S says the correct number doesn't work either for him but when asked has not been able to provide any evidence that this is the case.

HSBC says that the number works for other customers, and it has provided evidence that it has checked that there are no blocks or restrictions on his account.

So, I can't see that HSBC has done anything wrong in this respect.

However, I do agree with our investigator that Mr S has experienced trouble and upset when trying to contact HSBC to discuss this matter, and that if HSBC pays Mr S another £50, bringing the total compensation to £100, this would be in line with what this service would normally award in such situations.

So, I uphold Mr S's complaint in this respect.

## **Putting things right**

HSBC UK Bank Ltd must pay £50 to Mr S in addition to the £50 it has already given him for

the trouble and upset he has experienced in this matter.

### **My final decision**

My final decision is that I partially uphold Mr S's complaint and award him redress as shown in the 'putting things right' section above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 18 April 2023.



Richard Hill  
**Ombudsman**