

## **The complaint**

Mr Y complains that he couldn't set up new payees in online banking with HSBC UK Bank Plc (HSBC).

## **What happened**

Mr Y has a current account with HSBC. In July 2022, he reported to HSBC that he couldn't set up new payees to make online payments.

Mr Y complained. He said that after several months, he still couldn't set up new payees in mobile, or online banking. He said HSBC hadn't addressed and sorted the problem out. He said HSBC's service had been poor, and they hadn't called him back when he asked them to, or when they committed to. As of November 2022, he told us the problem remained.

HSBC said that Mr Y had been in touch with their IT department who were trying to sort things out. Some confusion had arisen because of three similar complaints being logged for the same issue. During our investigation, HSBC offered compensation of £100.

Mr Y brought his complaint to us. He didn't accept HSBC's offer of compensation. Our investigator said HSBC gave Mr Y some technical support in July 2022 which seemed to fix the problem. But since then, the issue seems to be ongoing. Mr Y had raised three complaints with HSBC on the same issue. But equally, HSBC hadn't fulfilled the promised call-backs – so he could see why further complaints were opened. HSBC had tried to sort matters out. But our investigator could see how frustrating things had been for Mr Y – he recommended a compensation payment of £200.

Mr Y didn't agree and said it should be more. HSBC also didn't agree as they said – paying more compensation didn't resolve Mr Y's problem.

So – Mr Y's complaint has come to me to make a final decision.

## **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 read through Mr Y's complaint, it's evident that the problem still exists – he still cannot set up new payees in online or mobile banking. He showed us screenshots of attempts he's made. I could also see that several calls with HSBC have not resolved matters, and HSBC didn't call him back as arranged on some occasions. So – the experience hasn't been a good one for Mr Y.

But equally, HSBC have shown us records that demonstrate that they're trying to resolve Mr Y's technical issues – as recently as this month. I can't comment on why the technical problem has arisen, or what the solution might be. But – I'm satisfied that HSBC are trying their best to put things right. And from the perspective of this service - that's all we can expect HSBC to do here.

Mr Y has said the time spent on the matter is inconvenient. I can accept it has been frustrating for him – but I can also see (from his bank statements) that he does have other bank accounts, and so presumably, he can use those to make payments. And – he can also use HSBC’s telephone banking service to make payments – as I’ve not seen anything to suggest that’s affected. So – I’m not persuaded that the inconvenience is significant or insurmountable.

HSBC have also told us that Mr Y has raised several complaints with them – both in connection with this matter, and others. So – it seems fair to say that Mr Y isn’t happy with HSBC and hasn’t been for some time. Therefore, I think it’s reasonable for me to say that when a customer’s level of dissatisfaction reaches such a level – it might be that Mr Y might wish to consider whether he wants to continue to bank with HSBC.

Mr Y’s technical issue doesn’t appear to have been resolved – and HSBC are still trying to deal with that. I very much hope they will be successful. But this decision sets out that as far as the complaint that Mr Y has brought to us is concerned, this is our final decision. Therefore, in line with the Financial Conduct Authority’s rules for dealing with disputes, this complaint is not one which Mr Y can bring to this service again.

My decision is that I agree with our investigator – for the length of time this had taken, and for some of the service issues experienced by Mr Y, compensation of £200 is appropriate.

### **My final decision**

I uphold this complaint. HSBC UK Bank Plc must:

- Pay compensation of £200 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr Y to accept or reject my decision before 27 March 2023.

Martin Lord  
**Ombudsman**