

## **The complaint**

Miss H complains that she couldn't access her credit card online – provided by HSBC UK Bank Plc trading as first direct (first direct).

## **What happened**

In October 2022, Miss H found that she couldn't view her credit card activity online or via first direct's app. So, she had to rely on paper statements.

Miss H complained. She said this inconvenienced her in a big way – it meant she couldn't see how much needed to be paid each month. She wanted to set up a direct debit for monthly payments but couldn't – which meant she was now paying late fees. She had to spend hours on the phone to first direct to try to get things sorted out – and as of May 2023, she still couldn't see her credit card statements online.

In January 2023, first direct said there was a technical issue which caused the problem. They said a solution would be put in place as quickly as possible. First direct arranged to send out paper statements. After Miss H contacted them again (in February 2023) to say nothing had been fixed - first direct apologised again.

Miss H brought her complaint to us. Our investigator looked at what had happened. As at March 2023, the problem still wasn't fixed and during our investigation, first direct made an offer of compensation of £250 in view of the inconvenience Miss H was undergoing.

Our investigator said the offer was fair – he said first direct had acknowledged the issues Miss H was facing and was trying to resolve matters.

Miss H didn't accept the offer. She said she was getting late fees on the credit card. And she doesn't know when payments are needed and couldn't set up a direct debit for payments to be collected. She asked that her complaint be looked at by an ombudsman, and so it 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.

I can see how frustrating this must be for Miss H. Most customers nowadays prefer to manage their accounts online or through mobile banking – and because of a technical issue, she hasn't been able to do that.

To be fair to first direct, they've apologised and said they are trying to fix the problem – which is particular to Miss H's credit card account. And they are sending paper statements in the mail instead. I accept that isn't the preferred solution for Miss H – but it should enable her to manage her account.

I say that as after her first direct statement arrives, she has a period to see her activity, balance, amount due and date for payment – and decide how much to pay, and to send

money to the account. The period is 25 days from the date of the statement – which is reasonable.

Miss H says she can't set up a direct debit for minimum monthly payments to be made – but equally, she could do this using telephone banking. So again, while that's not her preferred way of doing it, there is a solution she can use.

Miss H has been inconvenienced, but first direct have apologised and provided alternative ways for Miss H to manage her account.

So – this comes down to how much is a fair award of compensation here. First direct offered £250 and our investigator agreed that was reasonable – as do I. It's at the top end of what we would normally see for what happened. A link to how we decide awards is:

<https://www.financial-ombudsman.org.uk/consumers/expect/compensation-for-distress-or-inconvenience>

### **Putting things right**

First direct should pay £250 for distress and inconvenience.

### **My final decision**

I uphold this complaint. HSBC UK Bank Plc trading as first direct must:

- Pay compensation of £250 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 13 November 2023.

Martin Lord  
**Ombudsman**