



The complaint

Mr V complains that HSBC UK Bank plc (HSBC) didn't apply airmiles to some transactions on his HSBC credit card despite telling him it would. He would like an apology for mis-selling the card, and compensation for the air miles not credited.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead, I will focus on giving the reasons for my 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 done so I have reached the following conclusions:-

- I don't doubt Mr V's frustration at not getting airmiles applied to his account for several significant transactions. Unfortunately, the terms and conditions for the account don't credit air miles for payments to another credit provider which was the case here. These are considered as cash transactions and don't attract air miles. So, I don't think HSBC were wrong not to apply air miles to Mr V's account.
- Mr V says he made branch visits and several phone calls to check these transactions would accrue airmiles and was assured that they were. Unfortunately, HSBC doesn't have records of branch discussions, and has only been able to provide a copy of one phone call.
- The phone call of 30 August 2022 was after Mr V had made some of his significant transactions but before he completed the rest of them. In this call Mr V asks when airmiles will be credited to his account for transactions made. He doesn't specify what these transactions are for. Based on that information I can't say he was misled when HSBC told him airmiles would be credited to his next statement.
- The complaint notes and contact notes make no reference to Mr V being told he would accrue airmiles for payments to another creditor. So, on that basis I can't reasonably conclude that he was told he could.
- I have noted that HSBC has offered Mr V £50 compensation as a gesture of goodwill. I think this was a reasonable offer. But I can't reasonably ask HSBC to pay a higher level of compensation as I have no evidence that it has done anything wrong.

My final decision

My final decision is that HSBC has made a fair offer.

In full and final settlement HSBC UK Bank plc should pay Mr V the £50 compensation it has already offered..

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 25 October 2023.

Bridget Makins
Ombudsman