

The complaint

Miss H is unhappy that HSBC UK Bank Plc trading as first direct ("first direct") is unable to delete an old profile she held with it and that it will take four days to merge her old and new profiles resulting in her not being able to access her online banking for this period.

What happened

Miss H attempted to open an account with first direct in 2018. Although the application was unsuccessful, a customer profile was created. Miss H successfully reapplied in June 2023 and a new profile was created which meant Miss H now had two profiles.

This means when Miss H calls first direct its agent needs to check which profile to use which is inconvenient for Miss H and so she enquired if she could have the old profile deleted and was wrongly told it could.

Miss H complained about this and first direct compensated Miss H £50 for providing her incorrect information about this.

As a solution first direct has explained that it is unable to delete Miss H's old profile but it can merge the two together, but this will mean Miss H will be unable to use online banking for four days.

Miss H was dissatisfied with this and brought her complaint to this service. One of our investigators looked into Miss H's concerns but thought that what first direct had offered to do for Miss H was a reasonable solution to the issue she had and thought the £50 compensation paid for the misinformation surrounding the deletion of her profile was fair. Miss H disagreed, she wants first direct to either delete her profile or merge it quicker than four days as she says she can't have no access to her account for this long and has asked for an ombudsman's 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 considered everything provided, I've decided not to uphold Miss H's complaint.

Miss H is unhappy that first direct can't delete her old profile and that the only option available to resolve her issue of having two profiles is to merge the two together which would mean she wouldn't have access to online banking for four days. As a resolution Miss H wants first direct to delete her old profile or make the process faster to merge her profiles.

It might be helpful for me to say here that as we are not the regulator, I cannot make first direct change its processes or policies – such as how customer profiles are created or when they can be deleted. Nor can I tell it what IT systems it needs to have in place to run its business – these are commercial decisions and not something for me to get involved with.

That said, while I'm not looking at first direct's systems and processes per se, it won't have acted fairly and reasonably towards Miss H if it wasn't giving her reasonable access to and information on her account with it.

I appreciate that currently when Miss H calls first direct she has to confirm which profile she is calling about and this is inconvenient for her – but I don't think this stops her from having reasonable access to or information about her account.

From Miss H's perspective an easy solution would be for first direct to just delete her old profile. First direct have explained that this isn't possible but have provided what I think is a reasonable alternative – to merge the two profiles together - which would resolve the issue Miss H has.

I appreciate that this would mean that for four days Miss H wouldn't have access to online banking – which Miss H says will be an inconvenience for her.

But as first direct can give her advance warning before it carry's out the task of merging the profiles Miss H would have time to prepare for this. And during this period her account will still be operational, her card will still work and she'll still be able to access information regarding her account and carry out important transfers over the phone. So although Miss H might experience some minor inconvenience during this period, I don't think this alternative solution denies Miss H reasonable access or information to her account.

Furthermore, I think the £50 compensation paid for the incorrect information provided regarding the deletion of Miss H's profile is fair, as I don't think Miss H's situation would be any different if she was provided with the correct information about this.

So it follows that I don't think first direct have treated Miss H unfairly as it has provided a reasonable solution to the issue she currently has and I do not uphold her complaint.

My final decision

For the reasons I've explained I've decided not to uphold Miss H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 29 February 2024.

Caroline Davies
Ombudsman