

The complaint

Mr C complains that HSBC UK Bank Plc haven't provided him with suitable options to make his monthly repayment to his credit card account.

What happened

Mr C took out a credit card account with HSBC and made a balance transfer, for which he was charged a fee, and he made some purchases.

When it came to making the monthly repayment, Mr C says that he couldn't make a payment the way he wanted to. He said that because he doesn't hold an HSBC current account, he wasn't able to make a payment through the mobile application, online or over the phone. Mr C says he was told that he would have to call his bank to request them to arrange a payment. Mr C says the repayment options available to him aren't a convenient way for him to pay, and so he wanted to close his credit card account and move to a different provider. However, he wanted HSBC to refund the balance transfer fee that had been added to the account and remove the credit search.

HSBC didn't uphold Mr C's complaint. It said that repayment options are viewable on the statement and at this present time, it isn't possible to make a payment from a non-HSBC account via the mobile banking app. It said this is the bank's policy and no error had been made.

An Investigator also considered what both parties had said. The Investigator was satisfied that HSBC had provided Mr C with multiple options as to how to repay his credit card, and so they didn't feel that HSBC had treated Mr C unfairly.

Mr C didn't agree. He said that most other providers have the option to make a payment to the account using the app or online, and because HSBC didn't offer this, it should have been made clear to him prior to taking out the account.

Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

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 all of the information available to me I won't be upholding Mr C's complaint.

I note that HSBC doesn't give Mr C the option for him to make a repayment in the way he wants to. But this doesn't necessarily mean that HSBC has acted unfairly or done anything wrong.

I can see HSBC has provided Mr C with information on his monthly statement to advise him of the different options as to how he can make a repayment – these options include direct debit, bank transfer, payment by cash or cheque through a HSBC branch or sending a cheque in the post. These options are available to all customers, and I don't find these to be unreasonable or unfair. I also note that Mr C has been able to make a repayment using one of the options available to him.

Mr C says HSBC should have explained this to him prior to taking out the credit card. HSBC's website has a section called "Credit card repayment options", which would have been available for Mr C to read prior to taking out the credit card. There is a specific section of information on this page that relates to making a payment via a non-HSBC account. So, I'm satisfied that this information was made available to Mr C should he have wanted to understand more about how he could repay the account. So, I think HSBC provided Mr C with the relevant information he needed, to know how he could make payments in respect of his account.

For the reasons set out above, I don't find that HSBC has acted unfairly, and so I won't be asking HSBC to do anything more for Mr C. Mr C still has the option of moving his credit card account away from HSBC, but I won't be ordering HSBC to refund the balance transfer free or credit search if he decides to do this.

My final decision

For the reasons set out above, I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 20 June 2024.

Sophie Wilkinson
Ombudsman