

## **The complaint**

Mr D complains that he was unable to use his credit card after he was told by HSBC UK Bank Plc that the card was active.

## **What happened**

Mr D tried to use his HSBC credit card to purchase a train ticket, but it didn't work.

He complained to HSBC. An agent from HSBC called Mr D and asked him to go through a security check. Mr D said he would prefer to be contacted by email rather than by telephone.

Barclays didn't uphold the complaint. In its final response it said that Mr D had reported his credit card lost or stolen and a replacement had been sent to his local branch for him to collect. Barclays said that Mr D had attempted to pay using his old credit card, but this had been unsuccessful because the card had been blocked as it had been reported as lost or stolen. Barclays said it wasn't upholding the complaint because there had been no bank error.

Mr D remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said she was satisfied that HSBC hadn't made an error or treated Mr D unfairly.

Mr D didn't agree so I've been asked to review the complaint.

## **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.

The information provided by Barclays shows that Mr D reported his credit card as lost or stolen. HSBC blocked the card in accordance with its processes for lost or stolen cards and ordered a replacement card. HSBC advised Mr D that because he'd changed address recently, it would need to send the replacement card to his local branch.

I can see that when Mr D's replacement card was issued, Mr D's local branch wrote to Mr D and explained the process for collecting the card. The letter stated that the card had to be collected within 30 days. Based on what I've seen, Mr D didn't collect the card within this timescale, so the card was sent back and destroyed.

Mr D has said that he confirmed over the phone with HSBC that his card was active. Mr D hasn't said when this call took place, and I can't find anything in the information provided by HSBC to suggest that a call took place or that Mr D was advised that his card was active.

I appreciate that Mr D's card didn't work when he tried to use it and that this would've caused him frustration. However, the replacement card wasn't collected, so Mr D must've been using his old card to try and purchase train tickets. It isn't clear why Mr D was using his old card if he had reported this lost or stolen.

Mr D has raised some issues about the bank contacting him to go through a security check. He's also unhappy that he was contacted by phone when he hadn't given authorisation for this. I'm aware that HSBC attempted to call Mr D to discuss his complaint. It's clear that Mr D was frustrated by the experience of not being able to use his card and at being disturbed by the call. The call was cut short, and the bank's final response was then sent to Mr D by post. Given the circumstances of the complaint, I don't think it was unreasonable for HSBC to try and speak to Mr D directly.

Taking everything into account, I'm not persuaded that HSBC has made an error or treated Mr D unfairly. I won't be asking HSBC to do anything further.

### **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 21 May 2024.

Emma Davy  
**Ombudsman**