

## **The complaint**

Mr N has complained that the HSBC UK Bank Plc trading as first direct ("First Direct") mobile banking app incorrectly says that credit card pdf statements are only available via the app, when in fact they are also available via First Direct's online banking platform too.

## **What happened**

First Direct issued its final response email on 28 July 2023 acknowledging that the mobile app did incorrectly say that pdf statements were only available via the app. First Direct paid Mr N £25 for bringing the matter to its attention.

Unhappy with its response to the complaint, Mr N referred the matter to this service. One of our investigators assessed the complaint and they did not uphold it.

Mr N was unhappy with the investigator's conclusions, so the matter was referred 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 reviewed everything, I don't uphold the complaint.

It is not in question that the First Direct mobile app incorrectly said credit card pdf statements were only available on the app, when they were also available online too. So, all I am left to consider is whether what First Direct has already done to put matters right is fair, or if it should do something more to put matters right for Mr N.

Mr N says that it was inconvenient and upsetting to find that the mobile banking app contained incorrect information. However, although it was unfortunate that the app said pdf statements were not available via online banking, Mr N has said that he uses both online banking and the First Direct banking app. So, at worst, the inconvenience caused to Mr N (before he knew he could get a pdf from online banking) was that he'd have to log in to the app instead to download a pdf statement.

In my view, this inconvenience is so minor as to not warrant compensation. I say this bearing in mind that we all experience inconvenience in our day to day lives that doesn't warrant compensation, and no system is perfect or without its faults. I also think that the specific impact on Mr N due to the error was minimal, as it essentially led him to use the app rather than online banking to access pdf statements.

I recognise that Mr N raised a complaint because of the error. But this service does not routinely make awards just because a consumer has had to make a complaint. But that being said, I think it was reasonable that First Direct paid Mr N £25 for bringing the error to its attention.

Finally, I note that Mr N says that the wording in the app had still not been corrected, six months after raising his complaint. Whereas, First Direct says that it has made changes to the message. Although it's not clear based on the evidence presented whether the message has since changed or not, even if it's the case that First Direct has still not updated the message, I don't think that changes the outcome of this complaint. I say that because Mr N

knows that pdf statements are available through online banking. And I've seen nothing else to suggest that he has been prevented from continuing to use his account as normal.

As such, whilst I recognise it may be frustrating for Mr N to still see the wrong message being displayed, I don't think this means that I should uphold the complaint as Mr N is not affected by it.

### **My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 8 May 2024.

Thomas White  
**Ombudsman**