

The complaint

Mr B complains about the service he received from HSBC UK Bank Plc (“HSBC”) agents. In particular Mr B is unhappy HSBC’s agent suggested he to move to another bank and made him raise a separate complaint regarding each issue he was unhappy with.

What happened

Mr B held bank accounts with HSBC. Mr B has made several complaints regarding the service he has received from HSBC agents during webchats and calls. One of which was that during a webchat where HSBC advised Mr B about the date his debit card had been replaced. Mr B was unhappy with this and felt that the agent’s attitude wasn’t good and they were trying to prove Mr B wrong.

Mr B is also particularly unhappy that HSBC requested he raise a complaint separately for each issue he had and that an HSBC agent suggested during a call that Mr B might want to consider switching banks as he was unhappy with HSBC’s service and procedures.

HSBC didn’t uphold these complaint points as it didn’t think any errors had been made and so Mr B brought his complaints to this service. Mr B wants HSBC to compensate him £500.

One of our investigators looked into Mr B’s concerns but didn’t think HSBC’s agents had acted unprofessionally or treated him unfairly. They thought HSBC were within its rights to suggest Mr B consider switching banks as he was unhappy with the service he’d received and as HSBC had responded to all Mr B’s complaints they didn’t think it had done anything wrong.

Mr B disagreed 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.

To be clear this decision covers Mr B’s complaints raised with HSBC under reference numbers ending in 4246, 1342 and 1530.

I hope that Mr B won’t take it as a discourtesy that I’ve condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I’ve concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr B’s complaint is about the service he’s received from HSBC, in particular that an agent suggested he move his banking elsewhere.

My role is to look at the problems Mr B has experienced and see if HSBC has done anything wrong or treated Mr B unfairly. If it has, I would seek – if possible - to put Mr B back in the position he would’ve been in if the mistakes hadn’t happened. And I may award compensation that I think is fair and reasonable.

Mr B's complaint stems from the service he received from HSBC agents during webchats and phone calls between December 2023 and January 2024. He believes HSBC's agents to be rude and unprofessional.

But having listened to the phone calls and read the webchats I'm in agreement with our investigator and don't believe this to be the case. When HSBC advised Mr B regarding the date his replacement debit card was issued I think HSBC's agents were merely trying to explain why the card was ordered and that no error had occurred and there was no deliberate rudeness. I'm sure Mr B can appreciate that over a webchat it can be difficult to decipher what tone a comment is delivered in which can result in a misunderstanding - which I think was the case here.

Furthermore, I understand Mr B isn't happy regarding how HSBC have handled his complaints – in particular that he was asked to raise a separate complaint for each issue he has. But it's not for me to say what procedures HSBC needs to follow when investigating and handling complaints about its service. And in any case I don't think it is unreasonable that HSBC ask Mr B to raise his different complaint points separately, as HSBC itself does need to look at and investigate these individually.

Finally, while I appreciate why Mr B took offence to the suggestion he move his banking elsewhere, Mr B should know as a general rule HSBC isn't obliged to continue offering an account to a customer if it doesn't want to – providing banking facilities and to who is a commercial decision and not something for me to get involved with.

That being said Mr B has raised a large number of complaints with it - some of which weren't upheld and some of which have been received at this service. So it is clear to me Mr B is unhappy with the service he receives from HSBC and so I don't think it unreasonable for HSBC to suggest to Mr B he has the option of taking his banking elsewhere.

And so it follows I don't uphold Mr B's complaint regarding the service he's received from HSBC agents as per the complaint references listed above.

My final decision

For the reasons I've explained I've decided not to uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 25 July 2024.

Caroline Davies
Ombudsman