

The complaint

Mr N complains that HSBC UK Bank Plc timed him out of an online form when he tried to raise a dispute with them.

What happened

Mr N says the online form to raise a dispute with HSBC does not specify after how long it will time out and it does also not specify at the beginning of the form what documents will be required. He says that when he was in the process of raising a dispute via the online form, after clicking on submit, it timed out and he ended up losing all of the information he entered into the form. Mr N says this wasted his time and he had to call their customer services to raise the dispute. Mr N made a complaint to HSBC.

HSBC did not uphold Mr N's complaint. They apologised for the inconvenience he experienced, and they recorded feedback, but they confirmed there was no error in the current system as it stands. Mr N brought his complaint to our service.

Our investigator did not uphold Mr N's complaint. She said it's unfortunate the form timed out, but she can't ask them to change this because HSBC have got other options in place to log disputes, such as over the phone. She said Mr N managed to log his dispute when he phoned HSBC. Mr N asked for an ombudsman to review his 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.

I'd like to explain to Mr N that it is not within this service's remit to tell a business how they should run their policies and procedures, such as their online dispute forms and if they should time out/any warnings in place that they will time out. It would be the role of the regulator – the Financial Conduct Authority, who have the power to instruct HSBC to make changes to their policies and procedures, if necessary.

I've viewed HSBC's website prior to the online dispute form opening. This does show what information HSBC requires to process a dispute. It tells the user what they need to have to hand, and also what supporting evidence should be included. So I'm persuaded that Mr N was informed of what he needed to provide to HSBC to raise a dispute.

It is unfortunate that the form timed out, and Mr N lost the information he entered into the form. While it would not be unusual for a form to time out as a security measure, I can understand why this would be frustrating to Mr N.

As Mr N would have had the information to hand at that point, it may have been quicker for him to complete the form again as opposed to ringing HSBC to raise the dispute which took him over an hour in total to do this. But I can understand if he was concerned the form would time out again.

Using financial services won't always be hassle free. HSBC apologised to Mr N for the inconvenience he had, even though the form timing out wasn't an error. I'm satisfied that this is proportionate for what happened as Mr N was able to raise the dispute over the phone with HSBC, even if this would have taken longer than he would have liked. But it follows I don't require HSBC to do anything further.

My final decision

I do not 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 30 May 2024.

Gregory Sloanes
Ombudsman