

## **The complaint**

Mr S complains HSBC UK Bank plc (HSBC) unfairly declined his application for a bank account.

## **What happened**

Mr S says he applied online for a bank account with HSBC in mid-February 2024 and visited his local branch with his identification documents (I/D). Mr S says he was told by HSBC the previous year the bank account would be approved. Despite this Mr S says HSBC declined his bank account.

Mr S says during this time HSBC said he attended the branch on 16 February 2024, and this isn't true and this matter has caused him stress and upset as he is going through medical treatment for a serious health issue. Mr S wants a full investigation, an apology from HSBC, a bank account to be opened and compensation for the time he has spent dealing with this matter.

HSBC says it has investigated the matter and while the account application was provisionally agreed, on review it was declined. HSBC says it's unsure why Mr S visited the branch with his I/D as he wasn't asked to do so, as this was verified online as part of the account opening process.

HSBC says its branch staff indicated Mr S visited the branch on 16 February 2024 and can't recall any other branch visit and at that time he was told his application had been declined. HSBC says Mr S didn't indicate he was going to raise a complaint at that time. HSBC didn't feel it had made any mistakes but as a gesture of goodwill it paid Mr S £15.

Mr S wasn't happy with HSBC's response and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says HSBC have provided the reasons behind the decision to decline Mr S's bank account application, but this information cannot be shared, but the investigator was satisfied the decision was reasonable. The investigator pointed out he couldn't tell HSBC it must open a bank account for Mr S.

The investigator says while it's possible the date Mr S attended the branch wasn't the date stated in HSBC's final response letter, it wouldn't impact on the outcome of this complaint. The investigator says there was nothing to indicate HSBC had ever asked Mr S to attend the branch with his I/D even though he did do so, but as a gesture of goodwill it paid him £15, and the investigator thought that was fair in the circumstances.

Mr S didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final 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 done so, I won't be upholding this complaint and I will explain how I have come to my decision.

I was sorry to hear of Mr S's health issues and can understand this matter would have caused him further stress and worry during this difficult time. When looking at this complaint I will consider if HSBC have acted unreasonably when it declined to open a bank account for Mr S.

Mr S's complaint centres around the fact his application for a bank account was declined by HSBC having been previously informed the year before he would be accepted. Mr S also says there were some inconsistencies in HSBC's final response letter, as it refers to a branch visit on 16 February 2024, when in fact that wasn't the date he visited.

It's important to say here that banks like HSBC have the right to decide whether any application for a bank account meets its criteria at any given time and the fact Mr S says he was told last year an application would be successful the next time he applied, that's not to say HSBC's criteria might change. As the investigator pointed out, HSBC aren't obliged to provide what it considers sensitive business information surrounding its decision to decline Mr S's bank account, and I can't tell it that it must do so.

From the information I have seen, HSBC's records indicate the branch staff say Mr S attended the branch with his I/D on 16 February 2024, although it seems this wasn't necessary as this part of the account process had been completed during Mr S's online account application. So, while Mr S disputes the date he visited the branch, I can't see this has any material bearing on HSBC's decision not to open his bank account or why this would cause any additional upset or worry for Mr S.

Taking everything into account I am satisfied HSBC acted reasonably here, for the reasons I have already explained. While Mr S will be disappointed with my decision, I won't be asking anymore of HSBC here.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 12 June 2024.

Barry White  
**Ombudsman**