

The complaint

Mr B complains about the customer service he received from HSBC UK Bank Plc during his application to port his mortgage to a new property.

What happened

Mr B began having discussions with HSBC about porting his mortgage in 2023. He was assigned a mortgage adviser and received an offer for the mortgage he needed to buy his new property. On two occasions Mr B had to find new properties to purchase and so each time he discussed things with the mortgage adviser and new offers were issued.

On 2 February 2024 Mr B emailed the mortgage adviser to ask when he could expect his Early Repayment Charge (ERC) to be refunded to him assuming he completed his property purchase on 26 February. On 3 February the mortgage adviser responded and said that if Mr B completed on the property sale and purchase at the same time the ERC would be waived. But if he sold his current home before completing the property purchase, as long as he completed the purchase within six months of the sale, the ERC would be refunded.

Mr B responded on 4 February. He said the adviser's response hadn't answered his question and he wanted to know when he would receive the refund assuming he completed on 26 February. He said the adviser already knew he was completing on his property sale on 6 February as a redemption statement had been requested. On 5 February another member of staff responded and explained the ERC would be refunded once the operations team had confirmation the new mortgage has started. He said it can't commit to a specific timescale, but it aims to have the payment made back to him within five to seven working days from the request.

On 8 February a member of staff from the wealth management team contacted Mr B to arrange a time to discuss income protection. Mr B said he had been waiting to be contacted since December 2023 and complained. He said the mortgage adviser had been unresponsive and wasn't on top of what she was supposed to do. He said he wanted the mortgage adviser and the wealth manager to receive a HR warning, he wanted a written apology from their managers, £5,000 compensation and said he doesn't want to deal with any women going forwards.

HSBC said that the managers of the mortgage adviser and wealth manager had been made aware of the complaint and would provide feedback. It apologised for any additional worry it had caused whilst Mr B was moving home, but it couldn't agree to pay Mr B £5,000 compensation. It said HSBC was an equal opportunities company and it is not its policy to discriminate in this manner.

Mr B referred his complaint to our service. He said his mortgage application had been severely delayed due to the staff he'd dealt with. He said as a premier customer he only wanted to speak to men going forward.

Our Investigator looked into things and explained she didn't think HSBC had treated Mr B unfairly.

Mr B asked for his complaint to be referred to an Ombudsman.

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 appreciate it took around seven months for Mr B's house purchase to complete after he first discussed his application with HSBC's mortgage adviser. But having looked at the contact history for the account, that appears largely to have been down to the fact that Mr B had to change the purchase property twice. And on each occasion, he had to discuss the application with the adviser and new mortgage offers were issued. Having looked at what happened during 2023 and early 2024, I've not seen any evidence that HSBC caused any unreasonable delays in the process. He had the continuity of dealing with the same adviser throughout, and she accommodated his requests for appointments on specific dates and times.

From looking at the email communication, particularly in the month leading up to Mr B's complaint, the mortgage adviser responded to Mr B's emails promptly. She had previously told Mr B that she didn't work on Fridays, and her out of office message was sent when she was unavailable. Whilst she may not have answered Mr B's question about the ERC with as much detail as he would have liked, another member of staff responded to Mr B in the adviser's absence to ensure he had the detail he needed. So I'm not persuaded Mr B suffered any detriment as a result.

I note Mr B has also complained about the wealth manager failing to contact him for a long period of time. I can see he had chased this previously as well. But the notes suggest another colleague in the team had been trying to contact Mr B about this issue without success. Each time Mr B queried this with the mortgage adviser, she chased it up for him and so I'm not persuaded any unreasonable delays were caused in that respect either.

Overall, I'm satisfied HSBC has responded to Mr B's complaint fairly. I think it was right not to agree to Mr B's request to only deal with men going forwards, as that was an unreasonable request. I'm not persuaded HSBC provided Mr B with poor customer service or treated him unfairly. So I don't uphold this complaint.

My final decision

Considering everything, for the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 19 November 2024.

Kathryn Billings
Ombudsman