

## **The complaint**

Mr H complains HSBC UK Plc (“HSBC”) didn’t send transaction notifications on his banking App.

## **What happened**

Mr H complained to HSBC as on two separate occasions in April and May 2024 he didn’t get push notifications on the App following certain transactions on his account, namely after spending on a debit card or using an ATM. He’d also later received £50 credit from HSBC, which he hadn’t asked for, into his bank account.

HSBC didn’t uphold the complaint. It told Mr H in its final response on 22 May 2024 it saw problems had occurred in April 2024 and had been resolved and notifications had started coming through again. But it could see he then had the same issue in May 2024. HSBC were sorry to hear it had happened again but said there were no reported issues - and hadn’t been for a while - with this issue. It could also see its social media team had given Mr H a checklist to go through to make sure notifications were enabled on his device. HSBC said although it understood things were now up and running with the notifications it was sorry and couldn’t rule out a bank error on this happening and as such had paid Mr H £50 as an apology.

Our investigator didn’t uphold the complaint. Although she understood the value of push notifications and the frustrations of having to log in to check the balance, she thought, the problem hadn’t prevented Mr H from accessing or using the account. She also thought it hadn’t limited Mr H’s ability to manage the account. She thought HSBC actions in checking to locate any known issues, providing instructions on how to fix push notifications and the goodwill payment of £50 compensation were reasonable steps. So, she didn’t think it needed to do anything further.

Mr H disagreed and asked to appeal the outcome. The case has come to me 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've come to the view this isn't a complaint I can uphold. I'll explain why.

I can see the problems Mr H reports are frustrating and do understand the steps he took to check when notifications were down had an impact. But, on the information before me, I'm not satisfied the overall functionality of the account was compromised. Mr H has still been able to make payments, use an ATM and make card transactions. I appreciate opening the App or online banking to check, when there's no push notification post transaction, isn't helpful. But I think HSBC have acknowledged that. It has apologised and given Mr H self-checks he can undertake to ensure the notifications are enabled on his device. And I think the £50 compensation it has paid him - although confusing when it wasn't initially accompanied with an explanation - is a reasonable reflection of the distress and inconvenience here.

I understand Mr H feels frustrated with this situation. But for the reasons I've given above, I can't ask HSBC to do anything further 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 H to accept or reject my decision before 28 November 2024.

Annabel O'Sullivan  
**Ombudsman**