

## **The complaint**

Mr C has complained about HSBC UK Bank Plc's communications with him.

These were in respect of help he'd asked for regarding a disputed transaction. However, the disputed transaction itself, including a significant number of the communications, are being considered in a separate complaint with our service – so will not be considered as part of this complaint.

Further, only the actions of HSBC UK Bank Plc ('HSBC') are being considered here.

## **What happened**

Mr C contacted HSBC regarding a disputed transaction. As part of this, he contacted HSBC a number of times for information and updates, and encountered issues – including calls dropping out, or not being transferred properly. This included times it had written to him asking him to call, when it said it hadn't been able to get in touch. But he's explained his phone didn't show any call attempts. He's also explained he wasn't allowed to speak to a manager.

One of our investigators looked into what had happened. For clarity, she separated the issues out and addressed them in turn.

### call dropping out

On 15 January 2024, Mr C called HSBC and the call handler attempted to transfer him to the disputes team. Our investigator noted the line was noisy and echoey. Unfortunately, although the transfer was successful, the call then 'dropped out'. So, the call handler offered to call Mr C back when the disputes team were successfully on the line, or to give him a direct number. He took the number, and was able to contact them soon afterwards.

Our investigator didn't think HSBC was responsible for the call dropping out. Call quality can sometimes be poor, which is typically not the fault of either party. So, she didn't think it needed to do anything further. And she thought the solutions put forward were appropriate, and Mr C had been able to speak to the disputes team shortly thereafter.

### request to speak to a manager

In this same call on 15 January, Mr C asked to speak to a manager, so his complaint about the handling of the call could be resolved immediately. The call handler tried to contact a manager twice, but the manager was on another call. It was then agreed that a call from a manager would be requested, and would likely be in the next couple of days. Our investigator felt HSBC had handled Mr C's request fairly, and there was nothing to suggest a manager was refusing to speak to him, or that the call handler was denying him this.

It doesn't appear as if this call was attempted. Instead, Mr C was sent a complaint response letter. So, she was satisfied that HSBC had responded to Mr C, although this wasn't in the form of a phone call. But she didn't feel this warranted compensation.

### sending letters to say that a call had been attempted

Mr C also explained he'd been sent letters asking him to call HSBC. This was because it said it had made callback attempts, but these had been unsuccessful. Mr C queried if these attempts had taken place, as he didn't have any missed calls on his phone. Our investigator could see from HSBC's system notes, that attempts were made on 13 December 2023, 27 December 2023 and 9 January 2024. These were to the mobile number it holds for Mr C. the calls weren't recorded, as they were unsuccessful calls, that it appears were not connected.

She was satisfied, as far as she could be, that attempts had been made – and this was why HSBC wrote to Mr C, to ask him to call.

### non-issue of a final response letter

Businesses have an eight-week period in which to respond to complaints, by sending a final response letter. Here, HSBC didn't issue a final response. However, our service sent HSBC the complaint on 14 May 2024, on Mr C's behalf. And Mr C confirmed on 17 July 2024 that he wanted our service to consider the complaint. So, she didn't think there was any significant delay in Mr C's complaint being progressed.

### **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 agree with the conclusions reached by our investigator, and for the same reasons she gave. Her opinion was very detailed and thorough, and there's nothing I can meaningfully add to it. So, I adopt it here.

I'm aware Mr C feels strongly about what's happened, and has asked for detailed explanations of what's happened. I understand this, but sometimes information has not been available, when it wasn't HSBC UK Bank Plc that was involved, or where calls weren't recorded because they weren't successful.

So, I considered everything in the round, based on the evidence available.

Although I understand his frustration, I don't agree that he's been treated poorly. Unfortunately, what's happened seems to be more about poor phone lines and unsuccessful call attempts, which aren't within HSBC's control. And I think HSBC has engaged meaningfully with him, and tried to find solutions.

Further, I don't think there were delays in Mr C progressing his complaint.

### **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 May 2025.

Elspeth Wood  
**Ombudsman**