

## **The complaint**

Mr S is unhappy with the compensation HSBC UK Bank Plc offered him after it provided incorrect information in a letter and then told him it was correct on the phone.

## **What happened**

Mr S needed certain information about his account balance for his visa application. When he went into a branch to collect the letter he needed, the figures in the letter were not what he expected based on his bank statements. He called to query this and was inaccurately told the letter was correct and could be used. It was only when he called back that HSBC accepted the letter was wrong and said if Mr S went back to the branch he could collect an accurate version.

HSBC accepted its errors and apologised for the poor service. It said feedback would be given to the agents involved. It offered £200 compensation for the distress and inconvenience caused to Mr S.

Mr S says he wants £1,000 compensation. The consequences of him submitting incorrect information in a visa application would have been very serious – ten years' sanctions.

Our investigator said £200 compensation was fair and reasonable. HSBC had accepted its errors, apologised and issued a replacement letter within two days.

Mr S asked for an ombudsman's review so the complaint was passed to me.

## **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 have also taken into account the law, regulator's rules, relevant codes of practice and what was good industry practice at the time.

Having done so I am not instructing HSBC to increase its compensation offer to Mr S. I'll explain why.

It is not in dispute that that HSBC made mistakes – both in the first letter and on the first call. But I think its response to these failings is reasonable. It has apologised and given feedback to the agents involved. This is what I would expect.

What remains in dispute is the appropriate level of compensation for the avoidable distress and inconvenience Mr S suffered. I find £200 to be fair. To reach this conclusion I have considered how he was impacted – the number of calls and branch visits; the stress at a time he was completing a visa application; and the length of time the issue was unresolved (which was brief).

Mr S raised that had he submitted inaccurate information the consequences would have been severe and far-reaching. But when we make awards we consider what actually

happened as a result of a firm's error(s), not things that could have happened.

Overall, I am satisfied HSBC's offer is in line with what this service would have awarded had no offer been made.

### **My final decision**

HSBC has already made an offer to pay £200 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that HSBC Bank UK Plc should pay £200 to Mr S.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 6 November 2024.

Rebecca Connelley  
**Ombudsman**