

The complaint

Mr M complains about HSBC UK Bank plc's (HSBC) process for adding additional card holders to accounts. Also, he would like HSBC to remove the credit search from his credit file for an account he closed.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here, instead I will focus on giving the reasons for my 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 have reached the following conclusions: -

- I appreciate Mr M's frustration that his additional card holder not only had to compete and post an additional card holder form but, as a non-HSBC customer, had to go into a branch to verify her ID. Mr M has referred to other banks not requiring this. That may be so, however I need to make it clear that in this decision I can only consider HSBC's actions and the impact they had on Mr M.
- HSBC has told us its policy is to request firstly a form to be completed and posted for additional card holders. Secondly HSBC has confirmed that it requires non-HSBC customers to have identities verified in branch. I appreciate Mr M feels that is an outdated approach, and one that causes some inconvenience. Also that the form itself doesn't state this is needed so this requirement might come as a surprise as it did to Mr M. However, I can't say HSBC has done anything wrong in following its own policies.
- HSBC has made the point it can't cover every conceivable query a customer might have in its documentation and that Mr M could have asked about the process for adding an extra card holder. I appreciate how frustrating that response is for Mr M. However, if the extra card holder was a facility he wanted to take advantage of and, as he seems to have carefully researched the suitability of the HSBC card, that is something he could have asked about. I don't think he could assume that, as he believes, the branch visit requirement for ID verification isn't made by other banks that it wouldn't apply to HSBC.
- I appreciate Mr M has now closed his account, but he would like the credit search for the account taken off his credit file as he says this is negatively impacting on him although he hasn't evidenced any such impact solely because of the HSBC account. I can't reasonably ask HSBC to remove the credit search. It's important that credit files are accurate and the search was correctly carried out when Mr M applied for the card.
- Finally, Mr M has raised some further issues relating to the account closure and final

statement for the account. I am sorry if he has had further issues but I can't consider them within this decision. It wouldn't be fair or reasonable for me to do so. I can't see that these issues were raised until after our investigator issued his view, so HSBC has not had the opportunity to look into them. Also we have no information on which to decide if HSBC has done anything wrong or not. As Mr M has already been advised, he will need firstly to put his further complaint issues to HSBC. Of course, if he isn't happy with the response he can put a further complaint into this service.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 11 November 2024.

Bridget Makins
Ombudsman