

## **The complaint**

Mr A and Mrs A complain that HSBC UK Bank Plc (“HSBC”) hasn’t credited money to their joint account sent from an account Mr A holds with a third-party payment institution.

Mr A brings the complaint in the main, so I’ll refer only to Mr A and not Mrs A throughout the rest of this decision.

## **What happened**

The background to this complaint is well known to both parties, so I won’t repeat everything here. In brief summary, it’s my understanding that in 2024 funds were sent from Mr A’s account with a third-party bank (“Bank U”) to Mr A’s account with a third-party electronic money institution (“EMI L”), and on from there to his account with HSBC. Mr A was unhappy, in particular, about an amount of £250.71 that he says should have arrived (but didn’t) in his account with HSBC. As our Investigator couldn’t resolve things informally, the case has been passed to me for a 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 decided to not uphold this complaint for materially the same reasons as our Investigator.

At the same time as issuing this decision, I’m concurrently issuing a decision on Mr A’s linked complaint about EMI L.

Having reviewed the available account statements, I’m satisfied what happened here is clear. The account statements for Bank U show 400,000 NGN being transferred out of Mr A’s account with Bank U on 3 May 2024. The account statements for EMI L show 400,000 NGN being credited into Mr A’s account with EMI L on 3 May 2024, taking the NGN balance of that account to over 445,000 NGN. These statements then show that 440,000 NGN were converted to £250.71, and £250.71 was consequently added to Mr A’s GBP balance on his EMI L account. But the EMI L account statements do not evidence that this £250.71 was then sent on as Mr A has said he believes it was. Instead, the account statements show that Mr A then transferred £250.00 from his EMI L GBP wallet to his account with HSBC. The account statements for HSBC show receipt of this £250.00 on 3 May 2024. I’m aware that Mr A has said that this £250.00 credit into his account with HSBC was then reversed, but I’ve seen no evidence to substantiate this. Instead, the account statements for Mr A’s account with HSBC show that after this account received the £250.00 from his EMI L GBP wallet, £250.00 was then transferred on (from Mr A’s account with HSBC) to another account at HSBC.

I’ve thought about everything Mr A has said and provided about this. But I’ve not seen persuasive evidence that what he understands to have happened actually happened.

Instead, for the reasons explained, I'm not persuaded HSBC has done anything wrong, nor therefore that I could fairly uphold this complaint.

### **My final decision**

For the reasons explained, I don't uphold this complaint.

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

Neil Bridge  
**Ombudsman**