

The complaint

Ms R complains that HSBC UK Bank Plc provided her with an appalling level of service when she called its customer assistance to resolve an issue.

What happened

Ms R called HSBC, but its agent couldn't hear her, and she said she had to scream just to confirm her name. Ms R said she declined to be addressed by her first name, but the agent did so anyway. And she was told not to scream but said she had to in order to be heard.

Ms R said the agent was reluctant to connect her to a supervisor and there was a delay of 30 minutes before being told that the supervisor wouldn't speak to her, and the agent could help her instead. Ms R told the agent she would complain and asked for staff names, but was put on hold for another 30 minutes when she hung up, the call having lasted an hour.

In her letter to HSBC Ms R suggested the agent and supervisor have additional training and that the bank put her in touch with a qualified supervisor who can actually help her. She said HSBC should compensate her for her wasted time on the call.

HSBC apologised that Ms R was distressed on the call. It said its agent had difficulty hearing her to start with, for which she apologised but had been patient, polite and eager to help. HSBC said it was shocked at the unacceptable tone Ms R adopted. It appreciated that Ms R wanted to speak to a supervisor and there was a long hold time during which she had ended the call, but said its agent had handled the situation well. HSBC said further untoward communication towards its staff could lead to it ending the banking relationship with Ms R.

Ms R disagreed with HSBC about her using an unacceptable tone and said the call had cost her an hour of work time and was extremely distressed with being neither heard nor understood. She said HSBC's comment that its agent had been eager to help '*is obscene*' and she had to ask at least seven times to speak to a supervisor.

Ms R said HSBC's threat to terminate her account is thoroughly inappropriate as she had been polite and tried to speak normally on the call and it wasn't her problem if its agent was working in a noisy environment. She said the agent had been obstinate and rude and she wanted HSBC to admit its agent contributed to the situation and apologise for threatening her. And for HSBC to get a knowledgeable manager to help her resolve an issue.

As Ms R was dissatisfied she referred her complaint to our service. Our investigator did not recommend that it be upheld. He said the call handler couldn't hear Ms R clearly and there was a misunderstanding about use of Ms R's first name. He said HSBC's agent dealt with the call as we would expect as they were attempting to try and assist Ms R. And he didn't think HSBC did anything wrong in how it had responded to the complaint.

Ms R disagreed with the investigator and requested an ombudsman review her complaint. She said HSBC's threat of account closure was entirely unacceptable, especially as the agent couldn't hear her and this should also be considered.

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.

Ms R said that HSBC's customer service was unacceptable when she called to resolve an issue. I was sorry to learn that she didn't resolve her issue and instead experienced an acrimonious and unsatisfactory call.

I've listened to the call between Ms R and HSBC to see if the bank treated Ms R fairly and reasonably in its communications with her. I have also considered HSBC's response to Ms R's complaint to see if she was unacceptably threatened.

I think Ms R was frustrated about the time taken to navigate the phone options and reach HSBC's agent and this appears to have been added to when she discovered the line was poor. Ms R felt she had to scream to be heard. It seems to me that Ms R started shouting for a supervisor as soon as it was clear the signal wasn't good (1 minute 20 seconds into the call), and shouted that the noise was on the agent's end.

Ms R's annoyance was further increased when the agent addressed her by her first name, despite her declining this option. I don't think the agent heard her response and in order to progress the call probably made an assumption along the lines of the majority of callers that first name terms would be acceptable.

The agent asked Ms R to stop shouting. She was reluctant to put Ms R through to a supervisor, despite multiple requests, without knowing what Ms R's issue was. But Ms R wouldn't enlighten her only repeating that it was her 'consumer right' to speak to a supervisor.

Ms R was put on hold for a long time. HSBC said its supervisors have limited availability to take call escalations and agents are encouraged to make all efforts to help customers. I think this is a reasonable approach as was the agent going back to Ms R during the hold. However, Ms R made it clear that she would not allow the agent to assist in any way and so I think the agent had no choice but to keep her on hold awaiting a supervisor.

I think it would have helped if the agent had made Ms R aware that the wait time could be lengthy, though she may not have known how long this might be. It would also have helped if there had been less background noise at the agent's place of work. And if she hadn't used Ms R's first name on one occasion. However, from Ms R's comments it's unlikely she would have allowed the agent to help even if she had been aware of the likely wait.

Ms R said she suffered a loss of confidence in the agent's ability to address any of her issues, which is why she requested to speak to a supervisor. But she never set out her issues to the agent and so the agent wasn't given the opportunity to resolve them. This despite the agent trying to help Ms R by asking at several points what she was calling for.

Concerning Ms R's request for the name of the agent and supervisor, I think these should have been provided without a further period of hold, though the agent may not have known which supervisor was applicable. I agree with the investigator that the more important issue was Ms R not giving the agent the opportunity to assist her. And so I see no basis for Ms R's request that HSBC get 'a qualified supervisor who can actually help'.

I agree with Ms R that at no point in the call was she abusive. I think the poor line at the start of the call caused her to shout to be heard out of frustration, but this didn't end when the agent tried to assist, and Ms R's frustration blocks any further progress.

Ms R said that HSBC's response to her complaint is bullying. As this is an issue to do with complaint handling and associated customer service, it cannot be part of our final decision as this is not a regulated activity.

Notwithstanding this, and to be fair to Ms R I have given this some general consideration. HSBC did not indicate as Ms R reports, 'complain again, and we will close your account'. On the other hand I don't think Ms R's 'tone' justified HSBC's suggestion of potential closure. It

is worth bearing in mind that banks are just as entitled to close customer accounts as customers are. There's no obligation on HSBC to maintain Ms R's account if it chooses not to and protecting its employees is a reason that all banks use.

I don't think the service Ms R received on the call was very good, but it wasn't 'appalling' either. We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is unwelcome, but to be expected. Having seen that no financial loss and only an hour's delay occurred, I find that I can't uphold this complaint though I have some sympathy for Ms R.

I think it's important to explain that my decision is final. I realise that Ms R will be disappointed by this outcome though I hope she appreciates the reasons why I have reached it.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 10 February 2025.

Andrew Fraser
Ombudsman