

The complaint

Mr S complains that HSBC UK Bank Plc provided him with incorrect information when he contacted them to query the available balance on his credit card.

What happened

Mr S holds a credit card account with HSBC.

In November 2024 Mr S contacted HSBC to query the available balance on the account because he thought it was incorrect.

During the call, Mr S was given incorrect information about the available balance. He was also put on hold for a long time and was ultimately unable to get an answer to his query.

Mr S complained to HSBC. In its final response, HSBC explained that the available balance was different to what Mr S thought it should be due to a pending authorisation on the account in relation to a cancelled transaction. HSBC explained that it could take up to 5 working days for the pending authorisation to reflect this. HSBC acknowledged that it could've provided better service on the call and paid compensation of £50 for the inconvenience caused.

Mr S remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said he agreed that HSBC's advisor had provided incorrect information and poor service during the call, but said he thought the compensation paid by HSBC was fair and reasonable.

Mr S didn't agree. He said he'd been given incorrect information more than once during the call and he wanted more compensation.

Because Mr S didn't agree I've been asked to review the complaint.

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 know it will disappoint Mr S but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've listened to the call dated 6 November 2024. The advisor provided Mr S with incorrect information about the available balance and was unable to answer Mr S's queries regarding what he thought the available balance should be. When he brought his complaint to this service, Mr S said the advisor had been rude to him on the call. Having listened to the call I

haven't found any evidence that the advisor was rude. However, I agree that incorrect and/or misleading information was provided more than once, and I acknowledge that this must've been confusing and frustrating for Mr S.

During the call, Mr S was placed on hold for a long time. The advisor failed to tell Mr S that this would happen. I understand why Mr S might regard this as rudeness.

Having listened to the call, I appreciate Mr S's frustration. He was given incorrect information more than once and was put on hold for a long time. HSBS has acknowledged that it provided poor service on the call and has paid compensation of £50.

I've thought about whether the compensation paid for the service failing is a fair resolution to this complaint. Mr S doesn't think that it is. He says he was given incorrect information repeatedly. I don't disagree with Mr S about this. However, when considering the impact of the poor service on Mr S, I've taken into account the fact that the incorrect advice was limited to one call, and that there was no ongoing or further poor service. There was also no financial impact on Mr S, and I can see that the pending authorisation reflected that it had been cancelled with the timescale indicated by HSBC.

With this in mind, I'm in agreement with the investigator that the compensation paid by HSBC is fair and reasonable. I won't be asking HSBC to do anything further.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 19 March 2025.

Emma Davy
Ombudsman