

The complaint

Mr W is unhappy with the actions of HSBC UK Bank Plc surrounding unauthorised payments on his account.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. Mr W disputed four payments that left his account in July 2024 as unauthorised. HSBC provided an initial refund of those payments. They then made efforts to contact Mr W to discuss the payments further, and when they didn't hear back from him the payments were re-debited on 20 August 2024.

Mr W got back in touch with HSBC and said he hadn't received the contact from HSBC. Three of the four payments were then again refunded (with one being missed in error). Mr W was unhappy with HSBC's handling of matters overall for a variety of reasons. HSBC provided several complaint responses and paid compensation. In summary they paid Mr W £200 on 14 October 2024, £75 on 22 October 2024 and £50 on 31 October 2024 (meaning he's received £325 in total).

Part of Mr W's submissions to HSBC include that on 17 October 2024 he sent an email to them pointing out that he believed if he referred his complaint to our service, they would be charged £500. He stated that he would be willing to accept £475 as resolution of his complaint.

Ultimately, Mr W later referred his complaint to our service and one of our Investigators didn't recommend that HSBC needed to do more. In a broad summary, they acknowledged that some things had gone wrong, but they thought the compensation already paid was fair. Mr W disagrees, he believes he should receive roughly double the amount he's already been paid, and he asked for an Ombudsman to review his 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.

Having done so, I've reached the same outcome as our Investigator and for essentially the same reasons. There isn't a great deal I can add beyond what our Investigator has already explained. I appreciate my answer might not be in the detail Mr W would like, this is not intended as a discourtesy and is just a reflection of the informal nature of our service.

Not everything HSBC did in the circumstances here was unreasonable in my opinion. For example, I've seen no evidence to support that they were at fault for the unauthorised payments taking place in the first instance and they didn't act unreasonably by re-debiting them after making efforts to contact Mr W. I also don't think it was unreasonable for them to

credit Mr W's account with the compensation they'd offered and to close his complaints after providing referral rights to our service.

That being said, it is accepted by both sides that there has been some poor service, I won't set it all out in detail, but this includes:

- HSBC not calling Mr W at the time they told him they would;
- Failing to initially refund the fourth payment I've referenced above;
- Logging the wrong email address for him meaning he didn't get certain emails.

Stepping back and looking at things as a whole (taking account of all that HSBC have done in relation to the unauthorised payments and the resultant customer service provided), I think the total of £325 compensation that has already been paid is fair. I consider this to be a fair and reasonable way to compensate Mr W for any avoidable trouble and upset that HSBC are responsible for. I don't agree that HSBC are responsible for any further financial consequential loss to Mr W. And I don't think there is a reasonable basis upon which I could fairly direct that they need to do more.

My final decision

For the reasons outlined above, 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 W to accept or reject my decision before 14 January 2026.

Richard Annandale
Ombudsman