

## The complaint

Mr K complains about the way HSBC UK Bank Plc presented a transaction on his account.

## What happened

Mr K holds a credit card account with HSBC. In September 2024, he saw a transaction that he queried. The transaction listed was described as a '*non-sterling transaction fee*', and the amount charged was for £17.59. Also listed was the transaction date, along with twelve asterisks, followed by what HSBC claimed to be the last four digits of Mr K's card number.

Mr K, while not querying the amount charged or the transaction itself, said that the last four digits listed against the transaction (purporting to be his card number), were not the same numbers as those displayed on his credit card. And he was unsure why a different number was being presented. So, he complained.

HSBC responded. They said that while this was listed as a card number, these four digits actually represented the account number associated with Mr K's credit card, rather than the credit card number itself. They apologised for any confusion this may have caused, but said that this was how their system presents this information, and it wasn't something that could be changed.

Mr K remained unhappy and brought his complaint to our service. He said it was misleading for HSBC to quote his *credit card account number* next to what they had labelled as his *credit card number*, and he said that this should be rectified.

An investigator considered Mr K's complaint. He said he understood the confusion Mr K had experienced, based on the way that HSBC had presented this information. But he thought that ultimately, upon contacting HSBC, Mr K was informed of what this number related to, and that he would now be aware of this moving forward. So, he didn't think HSBC needed to do anything more.

Mr K remained unhappy, so the case has been passed to me, an Ombudsman, to decide.

## 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 appreciate Mr K is disappointed with both how HSBC have responded, and the opinion reached by the investigator. So, I've looked into things further here.

Looking at the information Mr K was presented with, as he's set out above, the online information in relation to this transaction, has a header labelled "*transaction date*"; and, listed next to this, is the date in September when this transaction was carried out. There is another header titled "*amount*", and next to this is the cost of the charge - £17.49. And on the second line is a header labelled "*card number*", next to which are 12 asterisks, followed by 4 digits.

HSBC has explained that this number, while listed next to the title “*card number*”, is in fact the account number associated with Mr K’s credit card, rather than the number showing on the card itself. I appreciate why this would be confusing, and why it might prompt Mr K to make further enquiries.

It may be useful to explain that often what happens with credit cards, is that the credit card account will often have its own account number, and then a separate 16-digit number will be presented on the card. This is usually because, when one card expires, the new card issued may have a different card number. So, the account number remains a constant, to ensure that a customer’s account can be easily identified.

Looking at the information presented, I can understand why Mr K would have expected to have seen HSBC present this information differently. Given that strictly speaking, what they were presenting as being the card number, was indeed something different.

But, that being said, what I have to consider here, is what loss has this caused Mr K.

By Mr K’s own admission, he said he contacted HSBC when he saw this transaction and didn’t recognise the four digits displayed. And upon doing so, was informed what these four digits related to – those being the last four digits of the credit card account number, rather than the card number itself. So, while for a short period, this may have been a little confusing for Mr K, it seems his concerns were put to rest quite quickly with a clear explanation. Mr K will now know that this is how HSBC present this information, and therefore, this should hopefully prevent any further confusion for him moving forward.

I know Mr K feels strongly about what’s happened here, and that this wrongdoing should be put right. And I do agree, that the information presented here by HSBC is not as clear as it could be, and why this might lead to confusion. But, when looking at all the evidence provided in this complaint, and considering the impact of this on Mr K, I don’t think Mr K has experienced any material loss, and I don’t consider what could be deemed a small discrepancy in the information presented, to be more than a minor inconvenience that was overcome quickly with a simple explanation. So, for this reason, I won’t be asking HSBC to do anything more.

I appreciate this may come as a disappointment to Mr K, and I know this is not the outcome he was hoping for. But I hope I’ve been able to set out clearly why I’ve reached the decision I have.

### **My final decision**

My final decision is that I do not uphold Mr K’s complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr K to accept or reject my decision before 7 April 2025.

Brad McIlquham  
**Ombudsman**