

The complaint

Mr S complains HSBC UK Bank Plc made a payment twice to the same beneficiary after he had entered new banking details for the beneficiary.

What happened

Mr S explained someone he regularly paid money to requested he use new account details for further payments, and provided Mr S with new banking details. Mr S explained he set up the new payee details through his HSBC mobile app.

On 1 December 2024, Mr S's HSBC account was debited twice to the payee for £35 each time. Once to the old account number and once to the new account number.

Mr S explained the HSBC app doesn't allow customers to see future payments they may have arranged. He said he didn't recall setting up any future payments to the old account number. Mr S also complained he couldn't delete the old payee details after the payment had been made on 1 December. Mr S provided a screen shot showing the reason he could not delete the payee was for security reasons as there had been a recent payment to the payee.

Mr S explained he spent nearly an hour on the phone to HSBC trying to get information and resolve the issues but didn't get a satisfactory response or compensation.

HSBC explained its records show Mr S had set up the payment on 12 November for £35 to be paid on 1 December to the old account details. HSBC confirmed Mr S had not cancelled this payment before setting up the new payment. HSBC explained customers can't delete payees if they have been used for a payment in the last five working days, but agreed to cancel the old payee details for him in its final response letter. HSBC concluded it hadn't made any mistakes so didn't uphold Mr S's complaint.

Our investigator didn't think HSBC had acted unfairly or unreasonably and didn't need to take any further action. They explained HSBC had completed both payments as it had been instructed to by Mr S. They thought Mr S should contact the beneficiary for the payment to be returned.

Mr S said he wasn't satisfied with our investigator's recommendation, explaining HSBC should provide a mobile application which works and allows him to add, amend and delete payees simply.

As Mr S rejected our investigator's recommendation, his complaint has been passed to me to make a final 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.

I appreciate how strongly Mr S feels about his complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.

Firstly, I can see some element of Mr S's complaint is about navigating HSBC's online platforms and the detail that can be viewed about future payments. HSBC has responded to these concerns, it said it appreciated his feedback regarding timelines for future payments, but explained it has reasons for the way it operates this process the way it does.

I think it might be helpful for me to explain our services remit here. How businesses choose to operate and the systems and processes they have in place is not something we consider as part of a complaint. I am satisfied, on balance, some of the issues Mr S has raised regarding how the app operates, are commercial business decisions HSBC is entitled to make. Our service has no remit to influence such decisions. Such matters might be considered by the regulator, the Financial Conduct Authority (FCA).

Dealing now with the transaction itself, I am satisfied the evidence shows Mr S set up and authorised the disputed payment for 1 December 2024 in November 2024. I appreciate he has said he didn't recall doing this, but has also not denied setting this payment up. I therefore think it is more likely than not from the evidence I have seen, Mr S did indeed set this payment up himself.

I have not seen any evidence Mr S tried to cancel or amend this payment before it was made. I understand he has expressed dissatisfaction with the information available about future payments. HSBC has apparently considered this point and responded to it, and I am satisfied it has decided to maintain the position it has for business reasons, as I have explained above, these are not something I can comment on.

I therefore broadly agree with our investigator's recommendation. The evidence I have seen suggests Mr S authorised and set up both payments and HSBC undertook his instructions.

In summary, I haven't seen any evidence to convince me HSBC has made an error here, and therefore do not think it would be reasonable or fair to hold it responsible. For these reasons, I do not uphold this complaint.

I appreciate Mr S will be disappointed with my decision and was sorry to hear of the difficulties he has had. However, I trust I have explaining is sufficient detail why I do not think I can hold HSBC accountable for the inconvenience Mr S has described.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 April 2025.

Gareth Jones
Ombudsman