

The complaint

Mr H has complained that he didn't receive a replacement bank card from HSBC UK Bank Plc, and that he was given incorrect information during a live chat.

What happened

HSBC's records show that Mr H was sent a new card on 25 September 2024. But, in a chat on 13 November 2024, he explained he hadn't received it. On this chat, he was incorrectly told that his existing card wouldn't expire, when in fact it already had. He called back the next day, and HSBC sent another card.

One of our investigators looked into what had happened. He could see that HSBC had offered Mr H £50 by way of apology for giving incorrect information, which he thought was fair. But he thought it had been reasonable of HSBC to send the card by post, and didn't think it could be held responsible for it not being received.

He also noted that Mr H has since brought a further complaint, but explained he'd need to raise this with HSBC before our service could consider it.

Mr H disagreed. He said that HSBC had in fact cancelled his card, when it wasn't due to expire for another two years. And it did so without entering into meaningful dialogue with him first.

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'm not upholding it. I know this will be disappointing for Mr H, but I'll explain why.

HSBC has explained why Mr H was sent a new card. It was because his HSBC Platinum Visa Credit Card was replaced with a new HSBC Mastercard Rewards Credit Card shortly after 24 September 2024. This is also the date that the benefits associated with the old card changed. I'm satisfied this is a reasonable explanation for why the new card was sent, and why the old one didn't work anymore. I don't think it would have been viable for the old card to continue to be used, given that the account benefits had changed. And I'm also satisfied that sending the new one by post wasn't unreasonable.

I'm sorry that Mr H didn't receive the card, but I don't think HSBC can be held responsible for this. I think it was fair for it to rely on the postal service. That said, it did give incorrect information about the previous card continuing to work. I can see it awarded £50 for this error. I think this is fair, and is in line with what I'd have awarded.

My final decision

For the reasons given above, it's my final decision that the £50 HSBC UK Bank Plc has already paid is fair.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 May 2025.

Elspeth Wood
Ombudsman