

## **The complaint**

Mr S complains that HSBC UK Bank Plc trading as first direct sent his replacement credit card to the wrong address.

## **What happened**

Mr S holds a credit card with HSBC. His current card was due to expire shortly.

On 8 June 2024 Mr S called HSBC to amend his address to his address overseas where he was currently working.

At the time when Mr S called HSBC, they were already in the process of producing a new card for him.

HSBC took a note of the address amendment and mistakenly thought the amendment was in time for the replacement card to be sent to Mr S's international address.

The card in Mr S's possession expired. Mr S still hadn't received his replacement card, so he contacted HSBC via chat. The chat agent incorrectly told Mr S that they were unable to locate his international address. The replacement card had been sent to Mr S's UK address.

Mr S flew back to the UK to collect the card from his UK address. He raised a complaint with HSBC.

HSBC apologised for the service provided and offered Mr S compensation of £100.

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

Following the referral of the complaint to this service HSBC made an offer of a further £150 compensation. Mr S declined this.

Our investigator thought the offer of a further £150 compensation was fair and reasonable.

Mr S didn't agree, so 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.

HSBC has acknowledged that they made errors here. I've looked into these errors to decide whether the compensation offered – which is a total of £250 – is fair and reasonable taking into account the nature of the errors and the impact of the errors on Mr S.

I've reviewed the call dated 8 June 2024. The agent advised Mr S that they would check that the replacement card would be sent to his new correspondence address and contact him if there were any issues. The agent mistakenly thought that the replacement card was being sent to Mr S's new address, so no one contacted Mr S. The agent failed to appreciate that

because the replacement card had already been ordered in the banks systems prior to the change of address, the card would be sent to the old address.

The agent also failed to call Mr S back after the call dropped. Given that Mr S hadn't had his query answered at that point, the agent should've called him back. This was a further service failing.

I've also reviewed the chat conversation between Mr S and HSBC. The agent told Mr S that there was no record of his international correspondence address, which was an error, as another agent had updated the address on 8 June 2024. This is a another service failing by HSBC.

Having identified these errors and service failings, I've gone on to look at the impact on Mr S. It must've caused Mr S a great deal of worry and distress when his replacement card didn't arrive, as his old card had expired, and he was left without the ability to use the card.

Mr S has told both HSBC and this service that he had to travel back to the UK to collect the card. And that he incurred significant costs in doing so. I've thought about this, but I don't think it's fair to ask HSBC to meet those costs. Ultimately it was Mr S's decision to travel to the UK to collect the card. He could have asked HSBC to send him a new replacement card to his international address. HSBC had already made Mr S aware that it could arrange this, because during the call on 8 June 2024 HSBC offered to cancel the existing card and send the new card to the international address.

I appreciate that Mr S feels that the compensation offered doesn't go far enough. He's made the point that he would have accepted £250 compensation if it had been offered when he first complained, but now that he's spent further time having to deal with the complaint, he thinks the compensation should be more. I understand the point Mr S makes, but the way in which this service approaches compensation is to look at the errors and assess whether the redress offered is fair and reasonable for the time when the errors occurred. So, whilst I appreciate that Mr S has spent time dealing with the complaint, I can't take this into account.

Overall, having considered the errors and the impact of these on Mr S, I think the compensation offered is fair and reasonable.

### **Putting things right**

To put things right, HSBC UK Bank Plc must pay Mr S a total of £250 compensation.

### **My final decision**

My final decision is that I uphold the complaint. HSBC UK Bank Plc must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 8 May 2025.

Emma Davy  
**Ombudsman**