

The complaint

Mrs D has complained that HSBC UK Bank Plc gave her incorrect information about a potential increase to her credit limit.

What happened

In November 2024, Mrs D reduced her HSBC credit card limit from £10,000 to £5,000. However, shortly thereafter, she wanted to purchase some flights, so requested an increase. But she received a message on the app to say she'd already made a recent application.

Mrs D spoke to HSBC multiple times, but was given different reasons for why she couldn't increase her limit. HSBC accepted it had given Mrs D incorrect information, and paid her £100 in recognition of this.

Ultimately, HSBC identified the reason Mrs D received the message on the app was because she'd made a personal loan application on 2 September 2024, which was declined, and the message was referring to this. HSBC's policy for lending is that if a customer made a lending application, they need to wait six months in order to process another one, which includes increasing a credit limit.

Our investigator thought the £100 paid was fair. Mrs D disagreed. She said that while she'd been being given incorrect information, she was in limbo. And so she had waited to buy her tickets, by which time the price had increased. She explained it's had an effect on her health.

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 Mrs D, but I'll explain why.

It's not in dispute that Mrs D wasn't given correct information initially. And I don't doubt that this was confusing, upsetting and inconvenient. Although I can understand why, it was her choice not to buy the flights at an earlier opportunity using other means. I'm very sorry to hear about the effect this has had, and I don't underestimate it. But I think that the £100 HSBC has paid is fair to reflect its errors, and is in line with what I'd have awarded.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 9 June 2025.

Elspeth Wood
Ombudsman

