

The complaint

Mr E is unhappy with HSBC UK Bank Plc. Mr E had an account with HSBC that he put money into. Mr E found one day when he went to pay for his shopping that the card had been blocked and his purchase was declined. Mr E then tried to use his card in an ATM but the machine retained the card. HSBC then went on to close Mr E's account.

What happened

Mr E said he should have been given prior warning by HSBC that it was going to block his account. He wants HSBC to pay him compensation for the distress and inconvenience this caused him when the account was blocked and then closed. Mr E said the block was put in place after he visited a branch and saw a member of staff he had previously had issues with.

HSBC apologised to Mr E that he felt the need to complain. But it said the information passed to Mr E by its staff during telephone calls about the block had been correct. It confirmed it blocked his account and wrote to Mr E to let him know what the next steps would be. It said there was no further information it could have given him at that point. HSBC said any calls that involved *"abusive or aggressive behaviour towards our agents will result in warnings being provided and calls can be terminated."*

The further letter from HSBC said *"Following a review of your account, we regret to advise you that we no longer wish to provide you with any banking and credit facilities. In line with our Terms and Conditions*, we reserve the right to close your account and exit our relationship with you."*

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

Our investigator didn't uphold the complaint. She said HSBC reviewed Mr E's account and in line with the terms and conditions chose to close the account with immediate effect. Our investigator accepted HSBC was entitled to block the account without prior notice, before starting the process to close the account. She noted Mr E had provided conflicting different information when he opened this account compared to a previous account he had with HSBC. Our investigator noted there had been issues between the parties previously that had led to accounts being closed. She said HSBC could maintain that approach and that Mr E shouldn't keep going back to HSBC. Mr E told her that he would apply for an account again.

Mr E didn't accept this. He now said he didn't care about HSBC closing his account. He said he cared about the impact it had on him the day his account was blocked. He asked for his complaint to be passed to an ombudsman for 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.

HSBC confirmed Mr E had applied for several bank accounts with it back in 2019. It said one of these accounts was closed due to *"aggressive behaviour and constant requests for*

compensation.” It noted Mr E had also brought that complaint to this service, but we didn’t uphold it.

HSBC said this was important information and highlighted it by stating Mr E had opened this later account with it by providing false information. HSBC said Mr E had changed his personal information *“to avoid detection.”* It also said Mr E *“was abusive continually and requesting compensation from the bank.”*

So, in terms of any errors or issues with this account HSBC concluded *“N/A — bank closed his account due to false information and abusive behaviour.”*

I take Mr E’s point that he found it distressing on the day when his account was blocked. But based on the evidence, the correspondence sent to him, how HSBC explained what was happening, and why, I can’t say it has acted unfairly or unreasonably.

HSBC has acted in line with the terms and conditions that apply to the account and Mr E agreed to those when he took out the account.

My final decision

I don’t uphold this complaint.

I make no award against HSBC UK Bank Plc.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr E to accept or reject my decision before 22 May 2025.

John Quinlan
Ombudsman