

## **The complaint**

Mr M has complained HSBC UK Bank plc closed his account without giving him any notice.

## **What happened**

In December 2024 Mr M contacted HSBC as he couldn't see details of his account online. He was told over the web chat that his account had been closed because he was overdrawn and no longer appeared to use it.

In early February 2025 Mr M used the web chat service again. He asked again about this account and was told it was closed. Mr M complained to HSBC.

HSBC provided their final response and confirmed there'd been an error in them not telling him his account was closed. They offered Mr M £50 for the inconvenience.

Unhappy, Mr M brought his complaint to the ombudsman service.

After reviewing HSBC's evidence, our investigator believed it had been explained to Mr M that his account would be closed. He'd not been using this account and had left it overdrawn without having an overdraft facility. HSBC felt they'd followed their own procedures and rescinded their offer of £50 compensation. Our investigator believed that was fair.

Mr M didn't agree and has asked an ombudsman to consider his 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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

There's no dispute that Mr M stopped using his HSBC current account in September 2024. There was a debit balance of £10.54. His previous use had been intermittent and there had been other periods where his account had been left in debit for a few months, despite him not having an overdraft facility.

In accordance with HSBC's procedures, emails were sent to Mr M in September, October and November 2024. These confirmed he was overdrawn, and HSBC would take action if this amount wasn't repaid. HSBC customer notes also show a phone call on 31 December 2024 when he was told his account was closed because he was overdrawn. They also asked him to make good on this debt.

As it is, HSBC wrote off the amount owed and haven't pursued Mr M for repayment.

I can see that through a mix of emails, phone calls and web chats, Mr M would have been aware that he was both overdrawn and his account was to be, and then, closed.

I don't believe it would be fair to say HSBC have done anything wrong.

I know Mr M has been concerned about the impact of his overdrawn account on his credit record, but I believe this is a true reflection of what happened. There won't, however, be any record of a default as HSBC decided not to pursue repayment of the debt. I won't be asking HSBC to do anything further.

### **My final decision**

For the reasons given, my final decision is not to uphold Mr M's complaint against HSBC UK Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 1 January 2026.

Sandra Quinn  
**Ombudsman**