

The complaint

Mr P complains that HSBC UK Bank Plc ('HSBC') provided misleading information on its webpage about how to open a savings account.

To put things right, he wants HSBC to redress financial loss due to loss of interest and pay compensation to reflect the resulting unnecessary mental anguish, harassment caused and his loss of time and effort involved dealing with the matter.

What happened

Mr P is an existing HSBC customer currently living overseas. When he learned that he needed to phone HSBC in order to open a regular savings account, he complained that the information on its webpage failed to make this clear.

When he complained to HSBC, it said that as he was a non-UK customer, the only way it could consider his application was via telephone banking or he could visit a branch.

One of our investigators considered Mr P's complaint, but did not recommend that it should be upheld. The investigator thought that HSBC hadn't made any error and that the information on HSBC's website clearly explained that non-UK residents needed to contact HSBC to open the account – and HSBC had provided Mr P with correct information when he'd done that.

Mr P responded to say, in brief summary, that:

- he didn't feel his grievance had been considered fairly and impartially.
- HSBC had mentioned only that non-UK applicants needed to make 'contact' – not making clear that they would have to phone in order to open the account.
- For non-UK residents, call costs incurred exceed more than the promised interest amount.

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.

I've carried out an independent review and having done so, I've reached the same conclusion as our investigator.

In order to uphold Mr P's complaint and award the redress he is seeking I would have to find that HSBC made an error or acted in a way that wasn't fair and reasonable and this led to Mr P suffering financial loss or some other detriment. So this is the focus of my decision.

I may not address everything that's been mentioned by Mr P, and I've summarised what happened only briefly. This doesn't mean I haven't considered the evidence and what's been said here – it just means I haven't needed to specifically refer to everything in order to reach a decision in this case.

It's agreed that HSBC's website includes the following information:

'You'll need to contact us to apply if you:

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- *Have multiple tax residencies or are a non-UK tax resident.'*

The crux of Mr P's complaint, as I understand it, is that he was unhappy that he found himself being redirected from an online webpage to a chat window and then to the telephone banking team when this wasn't mentioned on the webpage - and that it was up to him to cover the cost of a call from overseas in order to open an account.

I'd expect HSBC to provide information that is clear, fair and not misleading and I am satisfied that it did so here. It was apparent from the webpage that Mr P would need to contact HSBC in order to proceed with an application to open the account he wanted (because he was an overseas resident). I think Mr P understood this and when he made contact, he was told by the webchat agent that he'd need to phone its telephone banking team to proceed, and he was given the number to call. That information was communicated to Mr P correctly – and within 7 minutes from the time he started the webchat. So I don't consider the wording on the webpage was unclear or misleading or that HSBC unreasonably delayed providing Mr P with the information he needed to know in order to proceed with his application.

HSBC must satisfy regulatory and legal requirements and have processes in place to do this. HSBC's process meant that its webchat team was unable to process account opening requests. It's up to financial businesses to choose how to operate and their internal processes. So whilst I appreciate that there would have been some additional cost here for Mr P because he was required to phone in, I don't consider that this is a good enough reason for me to be able to uphold this complaint.

I'm sorry that Mr P found this such a frustrating experience. But for the reasons I have set out above, I haven't found that HSBC treated him in a way that was unfair or unreasonable. It follows that I can't award any compensation.

My final decision

For the reasons I have set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 6 June 2025.

Susan Webb
Ombudsman