

## **The complaint**

Mr I complains that HSBC UK Bank Plc didn't do enough to prevent him losing money to a job scam. He is also unhappy with the customer service he received.

## **What happened**

The detailed background to this complaint is well known to both parties. So, I'll only provide an overview of some of the key events here. In 2024, Mr I was the victim of a 'job scam'. He believed he had a genuine opportunity for remote work, which involved providing reviews and promoting products.

He was told he had to complete certain tasks and on occasions he had to make payments to top up his balance before withdrawals could be made. Mr I sent a significant amount of money from several accounts he held. But those relevant to this complaint are three debit card payments from his HSBC accounts. All three payments went to a money remittance provider 'R' before being lost to the scam. The payments were for £1,715.18 on 14 July 2024 and two payments of £1,590.04 on the following day. Mr I says he realised he'd been scammed when he was asked to make a payment to reset his password for his account with his 'employer'.

Ultimately Mr I complained to HSBC who didn't offer any redress. The matter was referred to our service and one of our Investigators didn't recommend that the complaint should be upheld. In summary he didn't think HSBC were responsible for the loss and that any poor service had an impact to warrant compensation. Mr I disagrees and has asked for an Ombudsman to review 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 and for largely the same reasons. I know this will be disappointing for Mr I, so I'll explain why.

It isn't in dispute that Mr I made the payments in question himself, albeit that he was tricked into doing so. The starting position is that he will usually be responsible for payments he's made himself, but that isn't the end of the story. HSBC should also be alert to the possibility of fraud, scams and the misappropriation of funds and do what they can to protect their customers from the same.

With that in mind, I've considered whether there was any reason for HSBC to do more than they did before following Mr I's instructions in relation to the payments in dispute. Clearly there is a balance to be struck between stopping and checking payments and allowing customers ready access to their funds. HSBC can't stop and check every payment, and I

think it's reasonable for there to be a degree of proportionality as to what can fairly be expected in this regard.

As I've set out above, one payment came from one of Mr I's accounts with HSBC and two from another. Mr I's bank statements show that it wasn't unusual or uncommon for him to make payments of similar (or greater) values to those relevant to this complaint. And I've taken account of Mr I's comments about the cumulative value, the merchant involved and the velocity of the payments. But in these circumstances, I don't think his payments (either individually or collectively) were so unusual, suspicious or indicative of a potential problem that I could say that it was unreasonable for HSBC not to have done more before processing the payments. It follows that I don't think HSBC were at fault in relation to the funds leaving the accounts.

The Lending Standards Board's Contingent Reimbursement Model (CRM Code) was a scheme through which victims of scams could sometimes receive redress from the banks involved. But I'm satisfied it isn't a relevant consideration here, as it didn't apply to card payments. So it can't be used as a basis to expect more from HSBC in the circumstances of this complaint.

The only possible avenue for a potential recovery of debit card payments (like these) would be the chargeback scheme. But given R are a genuine money remitter (and there is no suggestion that they were the ones who scammed Mr I), I don't think the chargeback scheme was likely to have been any help. I say this because R most likely would've been able to evidence they'd done what was asked of them, that being remitting the money in line with Mr I's instructions. There wouldn't have been a basis for a successful claim under the chargeback scheme and so I don't think anything HSBC did or didn't do with regards to recovery efforts would've made a difference here.

I can appreciate why Mr I wasn't happy with the service HSBC provided in relation to their handling of his claim / complaint. But I agree with our Investigator that I don't think this had an impact sufficient to warrant a compensatory award. I think the overwhelming majority of the distress Mr I has understandably experienced was as a result of the actions of the cruel scammers. HSBC apologised for any delays, and I think that is sufficient in this case. And for the same reasons as those above, I don't think any of the service provided impacted the overall outcome with regard to his financial loss.

I'm of course sorry to hear that Mr I lost money to a scam. But for the reasons I've set out, I'm not going to require HSBC to do more to resolve this complaint.

### **My final decision**

For the reasons outlined above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr I to accept or reject my decision before 4 September 2025.

Richard Annandale  
**Ombudsman**