

The complaint

Miss K is unhappy with the way that HSBC UK Bank Plc (HSBC) responded when she told them that she couldn't access her online banking.

What happened

In early April 2025 Miss K tried to login to her online banking, but she received error messages. She tried to raise this with HSBC using their complaint form, but she received further error messages. After several attempts, a complaint was raised about the issues. HSBC responded to the complaint suggesting that the problem is likely due to the number of devices registered to Miss K's online banking and they provided some possible solutions.

Miss K was unhappy with the reason HSBC gave for the error and that they attempted to call her when she was unable to take calls, so she referred the complaint to our service. An Investigator reviewed the complaint and thought the proposed solutions HSBC provided were reasonable and that Miss K didn't make HSBC aware she couldn't receive phone calls, so they didn't think HSBC made an error.

Miss K remained unsatisfied, as she thought that HSBC failed to accommodate her needs and we didn't recognise the trouble she experienced when trying to submit the complaint. As such, the complaint has been passed to me 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.

I can see that Miss K has provided multiple reasons for why she thinks HSBC has acted unfairly. While I've taken this all onboard, I'll only comment on what I think is relevant to the outcome of the complaint.

Our service isn't here to punish businesses for an error. I'll be considering whether this error had an impact on Miss K and whether HSBC took reasonable steps to resolve things quickly. I can't see that Miss K engaged in troubleshooting the issue with HSBC and she was able to regain access shortly after. So, I'm unable to definitively say what caused the problem and what the solution was.

I can see that HSBC responded quickly after Miss K raised the complaint, they asked for screenshots and made her aware that they intended to call her. Miss K provided the screenshots, but didn't mention anything about not receiving calls. They've explained that their process is to resolve these issues using phone calls and branch visits which is an appropriate approach to take in this case.

There were two unsuccessful calls to Miss K, so HSBC provided potential solutions via their

complaint response. Miss K disagrees that having multiple devices on her account would be the cause of the issue and she disagrees that these devices are active. But I've seen evidence that there were three active linked mobile devices set up. If this is still the case, she'll need to contact HSBC to get them removed if she doesn't think they should be there. As such, I don't think the predictions and potential solutions provided by HSBC were unreasonable based on what they knew about the problem.

We've asked Miss K if she made HSBC aware that she wasn't able to take calls, and we asked how she regained access to her online banking – but she hasn't provided this information. Based on the evidence I have, I can't see that Miss K did make HSBC aware of her circumstances at the time and she was given the opportunity to do so.

The evidence suggests that Miss K regained access to her online banking nearly two weeks after she experienced the login issues as she looks to have re-registered her device and was able to successfully login. I can't see that she responded to HSBC to engage in troubleshooting the issue or to confirm to them the steps she had taken. It's likely that doing this would have led to a quicker resolution, so I don't think it's reasonable for me to hold HSBC responsible for the time it took to resolve things as the onus was on Miss K to contact them after attempting the recommended solutions.

In summary, I think HSBC made reasonable attempts to resolve the problem quickly for Miss K and there's nothing to suggest that the solutions they provided weren't successful. While I appreciate that Miss K was unable to take calls, HSBC weren't made aware of this, so they couldn't have known that they may need to adapt their process. Miss K also experienced problems submitting her complaint to HSBC which would have led to minor inconvenience, but I don't think it's something that warrants compensation. Based on this, I think HSBC has acted fairly and reasonably.

My final decision

For the reasons explained above, I'm not upholding the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 10 September 2025.

Chris Lowe
Ombudsman