

The complaint

Miss J complains that HSBC UK Bank Plc failed to add reasonable adjustments to her bank account and about the poor customer service she received as a result.

What happened

The detailed background to this complaint is well known to both parties. So, I'll only provide a brief overview of some of the key events here.

Miss J has an account with HSBC. When she opened the account, she told it she was physically disabled, and this affected her ability to speak loudly. She asked HSBC not to keep her on very long phone calls or pass her around to different agents and HSBC confirmed that reasonable adjustments had been placed on her account.

Following a complaint to this service in 2020, one of our investigator's recommended that HSBC should update its Customer Care Needs system to reflect that Miss J ought not be asked to speak loudly.

Miss J complained to this service again on 7 February 2024. She explained that HSBC had discriminated against her by failing to add reasonable adjustments to her account despite numerous promises to do so, and this meant she was unable to access the right department and receive the appropriate help and advice, resulting in serious financial loss and inconvenience. She stated that HSBC knew she was vulnerable and its failure to add reasonable adjustments caused a breakdown in communication, poor customer service, and discrimination, which has resulted in financial difficulty. She also said that in failing to make reasonable adjustments, she'd been continuously discriminated against.

She explained that she wanted assurances that HSBC would make reasonable adjustments in future, and that its agents should be required to read the notes on her account before communicating with her. She also wanted it to accept that it had failed multiple times to provide appropriate customer service, and to explain why it had taken so long to make it compulsory for all staff to read her notes.

Responding to the complaint, HSBC confirmed that reasonable adjustments were added to the account on 21 March 2024, and that it was now compulsory for agents to check care needs prior to calls.

Our investigator didn't think the complaint should be upheld, noting that on 21 March 2024, HSBC assured Miss J that reasonable adjustments had been added to the account and that it was now compulsory for agents to check care needs. She was satisfied this was reasonable and explained that she couldn't require HSBC to provide assurances that the issues wouldn't happen again.

Miss J wasn't satisfied and asked for her complaint to be reviewed by an Ombudsman.

My provisional findings

I issued a provisional decision on 20 May 2025 in which I stated as follows:

Customer service

Miss J has complained that HSBC's failure to effectively apply reasonable adjustments to her account has resulted in poor customer service and she wants it to accept this and provide an explanation as to why these failings happened.

HSBC has awarded Miss J £255 compensation since 10 October 2023. I haven't considered whether the amounts were fair because she has said she doesn't want compensation, but I'm satisfied that in upholding these complaints, HSBC has accepted it provided poor customer service.

Reasonable adjustments

The main crux of Miss J's complaint is that HSBC has failed to make reasonable adjustments for her despite having known about her disability needs since the account was opened and having been urged to do so following a separate complaint to this service in 2020.

In other words, she feels HSBC has failed in their duty to make reasonable adjustments under the Equality Act 2010. I've taken the Equality Act 2010 into account when deciding this complaint – given that it's relevant law – but I've ultimately decided this complaint based on what's fair and reasonable. If Miss J wants a decision that HSBC has breached the Equality Act 2010, then she'd need to go to Court.

Miss J has said she doesn't want any compensation, rather, she wants assurances that HSBC will make reasonable adjustments in future and that its agents will be required to read the notes on her account. I'm unable to compel HSBC to give these assurances, but I am satisfied that her care notes were updated on 21 March 2024.

I've considered whether HSBC has done enough, and I'm satisfied the care notes have now been updated in accordance with Miss J's wishes. But I'm minded to uphold this complaint because it's clear to me that HSBC failed to add or action effective reasonable adjustments when it was required to in February 2020, and this caused Miss J to suffer unnecessary and avoidable distress and inconvenience arising from her communications with HSBC.

Miss J has said that she doesn't want any compensation, but I am minded to direct HSBC to pay her £250 compensation to reflect the impact HSBC's failing have had on her and it is up to Miss J if she accepts it.

Developments

Miss J has indicated that she accepts my provisional findings, and HSBC has said that it has nothing further to add.

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.

Because neither party has objected to my provisional findings, the findings in my final decision will be the same as the findings in my provisional decision.

My final decision

My final decision is that HSBC UK Bank Plc should pay Miss J £250 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 2 July 2025.

Carolyn Bonnell
Ombudsman