

The complaint

Mr L is unhappy with some of the functionality provided by HSBC UK Bank Plc on his Credit Card account.

What happened

Mr L complained to HSBC because he was unhappy that they didn't display pending transactions for his credit card account in real time on their mobile banking app. Mr L also complained that payments he made towards his credit card account often took several days to reflect on the account balance.

HSBC responded to Mr L and explained that they don't offer the functionality that Mr L was unhappy about not receiving and confirmed that Mr L's account was working as it was supposed to. Mr L wasn't satisfied with HSBC's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that HSBC had acted unfairly towards Mr L as he felt was the case and so didn't uphold the complaint. Mr L remained dissatisfied, so the matter was escalated to an ombudsman 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.

Having done so, I won't be upholding this complaint or instructing HSBC to take any further or alternative action here. In short, this is because Mr L is unhappy that HSBC aren't providing services that HSBC don't advertise as being provided or are under any obligation or reasonable compulsion to provide.

Mr L notes that several other banks provide real time pending transaction information on their mobile banking apps, and he feels that HSBC should provide a similar service on their app. I don't agree with Mr L, and I feel that it's for HSBC to decide what functionality they provide on their mobile banking app.

I also feel that if Mr L's argument did hold true, this would mean that every bank should provide the same functionality on their mobile banking apps – because every bank would have an obligation to provide a standard of functionality equal to the industry leading standard. This is clearly an unreasonable argument, given that it effectively removes a bank's ability to choose the functionality it wants to offer.

Mr L has also cited the Financial Conduct Authority's Consumer Duty and Treating Customers Fairly principles. However, this service isn't a regulatory body, and so I'm unable to comment on whether HSBC have or have not acted in accordance with regulation or instruct HSBC to change how operates. Instead, this service is an informal, impartial dispute resolution service with a remit focussed on fairness of outcome.

In this instance, given that HSBC have chosen to not provide the functionality about which Mr L is unhappy and given that this means that Mr L has received the same functionality as all other HSBC customers, I don't feel that HSBC have treated Mr L unfairly as a customer.

Additionally, the Consumer Duty states that consumers are expected to take responsibility for the decisions they make about products and services. With this in mind, I note that Mr L was provided with information about the HSBC credit card account before he opened the account, which didn't include any indication that HSBC provided the functionality he wants them to provide here. Additionally, HSBC also provided Mr L with a 14-day cooling off period, during which time he could rescind the credit agreement, if there were any aspects of the account that Mr L was unhappy with.

Ultimately, I'm satisfied that it's for HSBC to decide what functionality they provide on their accounts and their banking platforms, and I don't feel that the absence of the functionality about which Mr L is unhappy about is 'in-and-of-itself', unfair. Additionally, I'm satisfied that it was for Mr L, when he opened the HSBC credit account, to have decided if he was happy with the functionality provided on the account, and to have exercised his right-to-withdraw within the 14-day cooling off period if he was not.

Finally, if Mr L remains unhappy with the functionality of the HSBC credit account, then I feel that the onus is on him to decide whether to continue using that account or not, and I don't feel it's reasonable for Mr L to expect HSBC to change how they've chosen to operate based on his own individual dissatisfaction.

I realise this won't be the outcome Mr L was wanting, but I trust that he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

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 L to accept or reject my decision before 6 August 2025.

Paul Cooper
Ombudsman