

The complaint

Mr W complains that HSBC UK Bank Plc misinformed him when he requested information about his current account.

What happened

In 2023, Mr W raised a separate complaint about irresponsible lending with HSBC, and brought it to our service. He said that to support his original complaint, he'd requested the data HSBC held regarding the interest and charges he'd incurred since it had given him an overdraft facility in 2010. He said he was told by HSBC at the time that it only had information from 2017 onwards. However, following the Investigator's outcome on his lending complaint, HSBC had calculated the redress from 2014, based on its record of the interest and charges applied to Mr W's account from that time. Unhappy he was misinformed about the information it held, Mr W raised a further complaint.

HSBC referred Mr W to our service as it felt the issues he had raised had already been addressed in his previous complaint about the lending. It also explained it couldn't look back as far as 2010, as it didn't have that information available.

Following contact with our Investigator, HSBC accepted some historic information was available so offered £75 for the inconvenience and frustration caused to Mr W. It later increased it to £150 compensation when Mr W didn't accept the initial offer.

Our Investigator thought the offer was fair and reasonable for the distress and inconvenience caused to Mr W.

Mr W disagreed. He said, in summary, HSBC had discovered information for ten years prior to his complaint when it said it didn't have data prior to 2017. Because of this, he believes it's likely it would also have been able to provide information from 2010 to 2014. Mr W feels that had HSBC provided this information, those additional years would also have been looked into by our Investigator, and he could have potentially received further redress on his lending complaint. Mr W also said he had to spend countless hours gathering information for his lending complaint when HSBC had the data available, and feels it has violated the Financial Conduct Authority's principles.

As Mr W remained unhappy with the outcome, the case was passed to me to make a 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.

Our service has dealt with Mr W's irresponsible lending complaint – a view was issued upholding it and recommending redress. Whilst I understand Mr W thinks his previous complaint may have had a different outcome as HSBC has shared some historic information

about the interest and charges applied to his account, I want to make clear I won't be addressing any concerns about that within this decision.

I say this because the complaint has already been considered by this service and the outcome accepted by both parties. If Mr W felt he may have been entitled to further redress on his lending complaint, he would have needed to have raised it as part of that complaint before he accepted it – which I can see he had the opportunity to do. In this decision, I can only consider Mr W's concerns that HSBC misinformed him when he requested information about his current account. I want to assure Mr W I've carefully considered everything he's provided, but I've focused my comments on what I consider to be the crux of the complaint. If I don't directly reference something in my decision it is not because I've not given this consideration.

It may be helpful to explain that our role isn't to punish or penalise a business, that is the role of the regulator – the Financial Conduct Authority. Our role is to decide if the business treated the customer fairly and put things right where we think a business has made a mistake. In considering what is fair and reasonable, I've taken into account the relevant laws and regulations, regulator's rules, guidance and standards and codes of practice and what I consider to have been good industry practice at the time.

In this case, HSBC has accepted some additional historical data in relation to the interest and charges applied to Mr W's account was available to him and offered £150 to acknowledge the inconvenience and frustration caused. HSBC has accepted something went wrong and offered compensation, so what's left to decide is whether £150 is fair and reasonable in the circumstances of this complaint. And having reviewed matters, I agree with our Investigator, I think the offer is fair.

I note Mr W believes had he not located evidence to support his circumstances he would have lost out on the redress on his previous complaint. I do appreciate Mr W had to spend time locating information to support his complaint, but I haven't seen anything to suggest HSBC intentionally withheld information from him, or the time spent gathering evidence could have been completely avoided had it shared the interest and charges information it had sooner. Our service is an evidence based organisation, and a complainant is expected to provide the information to support their complaint and the evidence they want us to consider, we wouldn't generally look to offer compensation for having to do so.

Mr W has explained that he requested a record of the interest and charges applied to his account since 2010 and was told multiple times that information prior to 2017 wasn't available. I acknowledge it would have been frustrating for Mr W to find HSBC did have some historical information about his account from 2014 onwards, and that this would have caused him distress and inconvenience. But I can't say whether or not that would have had any bearing on the Investigator's outcome and can only consider the impact to Mr W for the misinformation, such as bringing a second complaint to our service. HSBC has offered £150 compensation, and having thought about the overall impact its actions had on Mr W, I think the offer is a fair way to put things right.

Taking everything into account, whilst I appreciate this isn't the outcome Mr W is hoping for, I think the offer is fair and reasonable, so I don't require it to do anything more.

My final decision

My final decision is that I uphold this complaint and direct HSBC UK Bank Plc to pay Mr W a total of £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or

reject my decision before 28 October 2025.

Tania Henry
Ombudsman