

The complaint

Mr K complains that HSBC UK Bank Plc trading as First Direct, failed to advise him that his local branch was temporarily closed.

What happened

In October last year, Mr K visited his local HSBC branch as he wanted to close his First Direct account. He was unable to do so because the branch was closed at the time for refurbishment. Mr K complained because he's vulnerable and the trip caused him unnecessary distress and inconvenience, which he wants the bank to pay compensation for.

First Direct didn't uphold his complaint, pointing out that it was the parent company's (HSBC) decision to temporarily close Mr K's local branch. Remaining unhappy, Mr K referred his complaint to this service.

Our investigator didn't agree that Mr K was treated unfairly. Mr K doesn't agree – he says the bank should've notified him beforehand given his vulnerability. He adds that he couldn't call First Direct before travelling and that he was going through some mental health challenges at the time. Mr K asked for a final decision, so the complaint has been passed to me for a final review.

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 empathise with Mr K, given he had to spend time travelling to and from a HSBC branch unnecessarily, and I recognise how much this would've affected him. But I haven't found cause to uphold this complaint. My reasons are as follows:

- As the parent company, it's HSBC's commercial decision to decide how it operates its branches. And given Mr K's customer relationship is with First Direct, I wouldn't have expected a separate communication to him directly before the branch was temporarily closed. I can see information was published on HSBC's website and I think this was a reasonable way to inform customers.
- First Direct has confirmed that HSBC branch staff wouldn't have been able to access Mr K's account to close it. Mr K could've arranged this over the phone by calling First Direct. I can see from the information we've been provided that Mr K has been able to engage with the bank over the phone before. So I'm satisfied this was a reasonable option for him.
- I note from Mr K's complaint call with First Direct that he opted to delay the closure of his account because he was expecting some funds to come in. So I'm satisfied he hasn't made a loss or was caused unreasonable detriment because he couldn't action his request in branch.

- I acknowledge the distress and inconvenience Mr K would've experienced because of the fruitless trip to the HSBC branch. But I can't fairly conclude that this was caused by something First Direct had done wrong.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 19 September 2025.

Abdul Ali
Ombudsman