

## The complaint

Mr C complains about the service he received from HSBC UK Bank Plc, following an application he made for a credit card.

## What happened

In May 2025, Mr C made a credit card application with HSBC. Upon making the application, Mr C received a text message shortly after which said:

*“Thank you for your recent HSBC Credit Card request. In order to progress your application, we need to discuss some further details with you. Please telephone us on \*\*\*\*\*. Our office hours are 8am to 6pm, Monday to Friday, 8am to 4pm Saturday.”*

Following receipt of the message, Mr C said that he called HSBC on 30 May and was kept on hold for around 19 minutes before he decided to drop the call. He said he called again on 4 June 2025 but was told that his application had been declined, and that HSBC had wanted him to call to discuss whether he was in any financial difficulty. Unhappy with this, Mr C complained. He said the text message he received was misleading, and that HSBC had wasted his time.

HSBC responded. They said the text message was to discuss whether Mr C was experiencing any financial difficulty. They apologised that Mr C had felt that his time had been wasted. They said however, that they informed Mr C on 30 May – by way an electronic letter to his online and mobile banking facility - that his application had been declined. They said they were sorry to hear that Mr C had not seen this letter, before attempting to call back on 4 June 2025, but they said the original text message was sent as part of their standard process. Mr C remained unhappy, so he brought his complaint to our service.

An investigator considered the complaint, but ultimately, didn't think it should be upheld. He said he couldn't see that HSBC had done anything wrong in sending the automated message to Mr C encouraging him to contact them. And while he accepted that Mr C did have to wait a while on two occasions, only to be told his application had been declined; he was satisfied HSBC had already sent correspondence relating to the decline to Mr C's online banking platform, prior to the second call on 4 July. So, he felt this negated the need for a further call to take place. And therefore, didn't recommend Mr C's complaint be upheld. Mr C remained unhappy however, so the case has been passed to me, an Ombudsman, to decide.

## 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.

Firstly, I'd like to say that I'm sorry to hear that Mr C feels he had his time wasted. I appreciate it must have been frustrating to have had received a letter that implied his application was still being considered - only to find out at the time he got through to HSBC, a

number of days later - that his application has since been declined. So, I've had a look at what happened and when, during the application process.

From the evidence provided, it seems that Mr C made his application on 30 May 2025. His application wasn't automatically approved and was instead referred for consideration. At the point it was referred, an automated letter was generated, encouraging Mr C to get in touch.

HSBC have explained that once an application is referred, the automated text is issued to customers, as further information may be required in order to progress the application. And that this message is sent as a matter of course to avoid any delays in providing a decision. On the face of it, what HSBC have said here seems reasonable, and at the time of sending that message, it seems that a decision was yet to be made on Mr C's application.

Following the text message HSBC sent, a letter was sent to the "*my documents*" section of Mr C's online banking platform. This letter explained that Mr C's application had been considered but based on the information provided, and what they knew about Mr C's circumstances, his application was unfortunately declined.

I agree with Mr C that HSBC have been somewhat unclear in the intention of their correspondence. As it seems to me that the initial text message implied that they were still looking to progress Mr C's application, and there was nothing within it to suggest that they were instead reaching out to see if Mr C was in financial difficulty.

It may be the case that HSBC's initial intention was to send the message to encourage Mr C to reach out in case information was needed to progress the application, and that following the declination of the application, they used his call back as an opportunity to discuss his financial situation. But this wasn't made clear. So, if HSBC's intentions for sending the message had changed, then I would have expected them to have issued further correspondence to Mr C. And on this occasion, I think they did.

Following the text message HSBC sent on 30 May, as set out above, a further letter was sent to Mr C's online banking platform the same day, explaining that they were not able to provide the credit card Mr C had applied for. So, I think HSBC did enough – prior to the call on 4 June 2025 - to show that they'd informed Mr C that they were no longer able to proceed with his application. And while I accept Mr C may have not seen this correspondence, it was sent to an online platform which Mr C had access to. So, I don't think I can hold HSBC responsible for the unnecessary call on the 4 June.

And turning to the initial call on 30 May, it's unclear whether Mr C's attempt to call HSBC following the text message took place before they sent the follow up letter informing him his application had been declined. But even in the absence of this, while I accept it would have been frustrating to have sat on hold for 19 minutes before deciding to terminate the call, I don't think this in itself, is enough for me to instruct HSBC do anything further in this regard, such as paying compensation.

So, while I appreciate this may come as a disappointment to Mr C, for the reasons set out above, I won't be upholding his complaint.

### **My final decision**

My final decision is that I do not uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 15 August 2025.

Brad McIlquham  
**Ombudsman**