

## **The complaint**

Mrs I complains that HSBC UK Bank Plc (HSBC) sent correspondence intended for her to an incorrect address. She is also unhappy about the service she was provided when she reported the issue.

## **What happened**

In early January 2025, Mrs I applied for an account online. She said she received her card, however, further correspondence relating to her new account was sent to a neighbour's address instead of her own. Mrs I complained to HSBC in March 2025 that it had sent her personal data to the incorrect address. She said this was a serious breach of security and HSBC had failed in its data handling and customer protection obligations. She said it could have had catastrophic consequences if the correspondence had got into the wrong hands.

Unfortunately, whilst on the call discussing the issue with HSBC, the phone line disconnected. Mrs I has explained that this added extra anxiety to an already stressful situation. She felt that HSBC should have called her back straight away and that the lack of urgency to resolve the situation was unacceptable. She said she had to call HSBC back herself to continue the conversation.

HSBC apologised for the call dropping and explained that not all of its agents are able to make outbound calls and offered Mrs I £50 compensation for the added stress this caused. But it said that it hadn't been responsible for the system holding the incorrect address as that was the address submitted on the on-line application. It confirmed letters, since opening the account, had been sent to that address, including the card and PIN but most correspondence was sent via her on-line banking app, so may not have been obvious. It suggested that maybe the postal worker or the neighbour had posted the letters through the door when they saw the incorrect house number. It said, as the wrong address on the file was as a result of an error in the on-line application, it was not responsible.

Mrs I brought her complaint to us, she said she hadn't made any errors on her application and the £50 offered was insulting and dismissive. She explained that the situation had significantly exasperated her health conditions and she wanted a full investigation, a formal written apology and an increase in compensation.

One of our investigators reviewed her concerns, while he empathised with her situation, he didn't think HSBC was responsible. Mrs I disagreed and asked for the complaint to be passed to an ombudsman, so the complaint was passed to me.

## **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 rules require me to determine a complaint by considering all of the evidence from both parties in order to decide what's fair in all the circumstances. Where the available evidence is contradictory, incomplete, or even missing altogether, I have to reach my conclusions on

the basis of what is most likely to have happened, on the balance of probabilities.

I appreciate how strongly Mrs I feels about this complaint. She has raised a number of points and although I may not mention every point raised, I've considered everything she has said but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this. It just reflects the informal nature of our service.

I can understand how concerning it would be for Mrs I to discover that her correspondence had been sent to a neighbour's house rather than her own. She said it could have been catastrophic had it got into the wrong hands and I agree. My role here is to try to establish how the error occurred and consider the impact if HSBC are responsible. As a service however, we are only able to consider the impact of things that have happened, rather than things that potentially could have happened.

Mrs I said she originally received correspondence to her own address, so HSBC must have made an error following this. HSBC said all correspondence had been sent to the incorrect address initially as that was the address it had on file following the application. Having reviewed the contact notes provided by the business, I think it was likely that the initial correspondence had also been sent to the incorrect address and that the postal worker or neighbour had passed it on.

HSBC has provided a document which it says shows the information that was submitted during the on-line application. Whilst I can't be completely sure that this information was pulled through from the system, from examining the form, the formatting does suggest this is the case. This would suggest that Mrs I may have accidentally inputted or selected the incorrect house number / address. Mrs I disputes this but we've been provided with no persuasive evidence to suggest it was HSBC that made an error here.

Mrs I has also said that she was unhappy with the dropped call when she was trying to deal with the issue. I can appreciate this would have added to the stress of the situation. However, I think HSBC's offer of £50 is suitable for the circumstances. I can see from the case notes that HSBC put a block on the account as a precaution at that point, which I think was the right thing to do. I'm pleased to see that Mrs I was then able to call back and conclude her conversation.

I can see that Mrs I's address has now been updated and am pleased that there was no financial loss or wider impact as a result of the error occurring.

In conclusion, I'm not persuaded that HSBC are responsible for the error with the incorrect address, I think it's more likely than not that Mrs I entered the details incorrectly or selected the wrong address.

HSBC has offered £50 for the call disconnecting which I think is fair and reasonable in the circumstances.

### **My final decision**

For the reasons above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs I to accept or reject my decision before 21 August 2025.

Sarah Green  
**Ombudsman**