

The complaint

HSBC UK Bank Plc provided Mr H with a credit card in January 2020. It had a credit limit of £10,000. Mr H says the credit card was provided irresponsibly.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my 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.

We've set out our general approach to complaints about unaffordable or irresponsible lending on our website and I've taken this into account in deciding Mr H's case.

I've decided the credit card was provided fairly because:

- I don't think the checks HSBC did before providing the credit card were reasonable and proportionate given the credit limit it offered and what it knew about Mr H's financial situation.
- If HSBC had done proportionate checks, I don't think it's likely these would have shown it was unfair to provide the credit to Mr H.
- Based on the information Mr H has provided about his circumstances at the time; there was nothing to suggest Mr H was likely to be unable to sustainably repay what he was being lent.
- I don't think HSBC acted unfairly in any other way.

This means I don't think HSBC did anything wrong when it provided the credit card to Mr H.

I've also considered whether the relationship might have been unfair under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think HSBC lent irresponsibly to Mr H or otherwise treated him unfairly. I haven't seen anything to suggest that s.140A or anything else would, given the facts of this complaint, lead to a different outcome here.

I know this isn't the outcome Mr H hoped for. But for the reasons above, I'm not asking HSBC to do anything to put things right.

My final decision

My final decision is that I'm not upholding Mr H's complaint about HSBC UK Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 28 October 2025.

Sarrah Turay
Ombudsman