

The complaint

Mr and Mrs H complain that they're unable to access their online banking via a web browser and HSBC UK Bank Plc ('HSBC') hasn't resolved the issue.

What happened

Mr and Mrs H usually access their online banking via a web browser using a laptop or PC. In mid-February 2025, they found that they were unable to reach the login page for their online banking and were presented with an error message. They contacted HSBC and were told that there were no known issues, but the problem persisted over the following fortnight. HSBC said they would investigate, but Mr and Mrs H didn't receive an update.

Mr and Mrs H contacted our service as the issue hadn't been resolved and they've had to use much less convenient means of paying their bills, so we passed the complaint to HSBC. HSBC responded to the complaint advising that they're still investigating the issue, and they will keep Mr and Mrs H updated. They also paid £75 compensation as an apology for the login issue.

Unhappy with the response, Mr and Mrs H requested that we investigate the complaint as they hadn't received anything further from HSBC and they had tried using different web browsers and computers, but the problem persisted.

An Investigator reviewed the complaint and initially upheld it as they didn't think HSBC did enough to investigate the issue, despite advising that they would treat it as urgent. HSBC provided some further evidence, and the Investigator changed their opinion. They explained that the evidence suggested that the error wasn't being caused by HSBC, so they didn't uphold the complaint.

Mr and Mrs H remained unhappy as they had done what they could to try and resolve things on their end. They were also having to make payments by sending cheques in the post, which was proving to be stressful and inconvenient. As such, the complaint has been passed to me for a final 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.

I can see that Mr and Mrs H feel strongly that HSBC are responsible for the login issues for multiple reasons, and while I may not comment on everything that's been raised, I've still taken it on board. I'll be commenting on the points that I think are key to the outcome.

Our service can take testimony into account, but we place weight on evidence when we can in order to support the outcomes we reach. In situations like this, it's extremely difficult for me to say what is causing the technical issue. So, I've taken what Mr and Mrs H have said and the evidence HSBC has provided, and I've made a finding on whether I think it's more likely than not that HSBC are responsible for the problems Mr and Mrs H are experiencing.

I'm satisfied that HSBC has completed internal checks and reviews to see if there are any ongoing or reported faults related to accessing the online banking login page, but they couldn't find any. They've also confirmed that there are no restrictions on the account and there are no blocks related to the IP addresses that Mr and Mrs H have used.

The error message is displayed when Mr and Mrs H try to load the page where they would enter their login details, so the issue isn't linked to accessing their online banking profiles. The error message states the following;

"Error: System/Technical error. We're sorry, there has been an error. Please try again. If the problem persists, please contact HSBC Phone Banking"

There are many reasons why a web page can't be accessed which can include firewall/antivirus software, web browser settings, internet settings, a faulty web page or issues caused by the network provider. Mr and Mrs H have confirmed that they can use online banking with other providers, and they've made multiple attempts to troubleshoot the issue, and I believe them.

The evidence provided persuades me that the access issue isn't being caused by HSBC's systems and I've taken on board that Mr and Mrs H have tried to troubleshoot it from their side. However, due to the various potential causes for the problem – which aren't in HSBC's control, I'm not persuaded that they're responsible for the error. I think it's more likely than not that the problem is due to the network or device settings of the individual accessing the web page, rather than a fault in the systems of HSBC. If there was a fault with the web page, then I'd expect to see more reports of the problem from other customers

Mr and Mrs H have said that they've seen a lot of online posts about problems accessing the login page, but I've been unable to see the same and from what I've seen, they weren't made recently. Either way, I wouldn't be able to verify that these relate to the exact circumstances that Mr and Mrs H are in, so I'm unable to take them on as evidence.

Ultimately, while I do appreciate the frustration this is causing Mr and Mrs H, the evidence doesn't suggest that the web access issue is being caused by HSBC. I agree that the customer service while investigating the issue could have been better as Mrs H was led to expect callbacks and more frequent updates, but I think the £75 already paid by HSBC recognises this.

HSBC has confirmed that Mr and Mrs H have telephone banking set up, so they may find this to be an easier way to make payments if they want to continue using the account.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 9 October 2025.

Chris Lowe

Ombudsman