

## **The complaint**

Mr H complains that HSBC Bank UK Plc (“HSBC”) didn’t make an incentive that was attached to his credit card clear enough.

## **What happened**

Mr H had a credit card with HSBC. In 2025 HSBC introduced a promotional offer called ‘Make your everyday spend pay’. Mr H opted in for a coffee shop offer.

In May 2025 Mr H complained to HSBC. He said the literature was misleading and he hasn’t been rewarded in a way a reasonable person would expect. He felt the wording HSBC included wasn’t clear that he would need to make nine transactions in order to receive three coffees. To compensate him, Mr H asked for an additional two free coffees.

HSBC responded to Mr H’s complaint three days later. They said while they are grateful for his feedback, no error has been made, but they will share his email to the product leads. Mr H referred his complaint to our service as he remained unhappy with the response. An Investigator looked at things. They felt the terms and conditions were clear and Mr H didn’t query anything with HSBC when opting into the offer. Mr H didn’t agree.

Because an agreement couldn’t be reached, the complaint has been passed to me 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.

Having done so, I’m in agreement with the Investigator that HSBC haven’t treated Mr H unfairly and the wording used is clear.

HSBC promoted the offer by email. The email said ‘Each time you make 3 transactions you’ll get a handcrafted hot or cold drink at Caffè Nero. And you can get up to 3 drinks per month’. I think it’s clear that every with every three transactions, Mr H would be entitled to one free drink.

Following sign-up to the offer, HSBC have showed us another email they would’ve sent. It said ‘Reach 3 transactions in a month and you’ll hit your reward: a handcrafted hot or cold drink at Caffè Nero will be yours. You can do that up to 3 times a month and you’ll get 3 drinks.’ Again, I can’t agree this wording is unclear or misleading.

Finally, I’ve also read the accompanying terms and conditions for this offer. It says, very clearly, at the top:

## ***The promotion***

*Opting in to this offer entitles you to receive a drink code for a handcrafted hot or cold drink at Caffè Nero when you meet the spending criteria. Maximum of three drink codes per month, subject to these terms and conditions.*

I'm not entirely sure what Mr H thought the offer was telling him, but I understand he believes it's not clear. There's no dispute over the wording used – Mr H has used the same wording in his complaint submission. However, having reviewed everything HSBC has sent, I'm happy that HSBC's wording is clear and the terms of the promotional offer weren't misleading. And therefore, it follows I won't be asking HSBC to do anything more here. I'm understand Mr H will be disappointed.

### **My final decision**

It's my final decision that HSBC haven't treated Mr H unfairly when communicating with him regarding the terms of the offer attached to his credit card.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 1 September 2025.

Meg Raymond  
**Ombudsman**