

## **The complaint**

Mr S complains on behalf of his son that HSBC UK Bank Plc sent his son a fraud alert message without letting him know.

## **What happened**

Mr S has a son. Both Mr S and his son have an account with HSBC.

In May 2025 Mr S complained to HSBC saying that it had sent a fraud alert message to his son. He said he wasn't happy about this and that he should have been notified.

HSBC looked into the complaint that Mr S had raised and said that it could only have one mobile number registered on an account and that any notifications sent would go to that number. HSBC didn't, in the circumstances, agree it had done anything wrong. Mr S was unhappy with HSBC's response and complained to our service.

One of our investigators looked into this complaint and ultimately said that they didn't think HSBC had acted unfairly or unreasonably. In the course of investigating this complaint, both parties provided additional information in relation to how Mr S's son's account had been set up and how HSBC had come to record the mobile number for the account.

Mr S was unhappy with our investigator's recommendations and asked for this complaint to be referred to an ombudsman for a decision. This complaint was, as a result, 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.

We've explained to Mr S that this complaint is strictly speaking his son's complaint. Given his son's age, however, we've also explained that it's entirely appropriate that Mr S brings it on his son's behalf. In addition, we've explained that in the event we were to make an award for distress and inconvenience, that award would have to be based on the impact HSBC's actions had on Mr S's son since he, as I've mentioned, is the one who is strictly speaking the complainant. I'm mentioning all of this now so that the rest of my decision has context.

I can see that when Mr S first complained to HSBC that he was unhappy it had sent a fraud alert message to his son and hadn't notified him. I can understand why Mr S was concerned – his son was 11 at the time and arguably might now have understood why he was getting the message or what was the right thing to do. HSBC wasn't able to provide us a copy of the message, but I'm satisfied Mr S was able to do so. The message asked Mr S's son to log onto HSBC's mobile banking app to verify an attempted transaction and explained that he might not be able to use his card until he responds. We now know that HSBC opened the account that this complaint relates to when Mr S's son turned 11 and that the mobile number for the account was subsequently updated. Because of that our investigator looked into what HSBC had said to Mr S at the time in part because Mr S said HSBC hadn't told him that his son would be able to update the contact details on his new account and, more importantly,

that this would mean he would no longer receive notifications. HSBC sent us evidence that it had sent a letter online to Mr S at the time to let him know what was happening. Mr S sent us evidence that he hadn't received any such correspondence from HSBC.

On balance, I'm satisfied that HSBC sent Mr S a letter online to let him know that it was going to be setting up an account for his son as he was soon going to be turning 11 – his son already had a savings account. I'm satisfied that this letter explained the key features of the account including the fact that his son would be sent a debit card and would have access to online banking and HSBC's mobile banking app – HSBC's website confirms this too. I'm satisfied that the letter explained his son would be able to update his personal details too and make payments online. And that if Mr S didn't want his son to have a debit card that all he needed to do was let HSBC know. The letter also said:

*“We've sent a brochure explaining how [both] accounts work. They may have some questions so if you haven't already, this could be a good time to talk to them about how best to manage their spending money and savings.”*

I don't think this was unfair or unreasonable of HSBC. These types of accounts are designed to help children get used to the idea of managing money – with appropriate safeguards in place. I think this letter gave Mr S the opportunity to decide if his son, for example, was ready for a debit card and to use HSBC's mobile app – and to have a conversation if appropriate. I'm satisfied that Mr S and his son talk and would have talked about this account – the fact that Mr S complained in the first place is evidence of this. I can see that HSBC has suggested steps Mr S can take if he wants to make changes to the way his son's account operates – in particular changing the mobile number on the account if that'll help. In short, for all the reasons I've given, I agree that HSBC hasn't acted unfairly or unreasonably. And if Mr S would like to make changes now he knows what he does, HSBC has explained how he can do so.

### **My final decision**

My final decision is that I don't think HSBC UK Bank Plc has acted unfairly or unreasonably.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S on behalf of his son to accept or reject my decision before 16 October 2025.

Nicolas Atkinson  
**Ombudsman**