

## **The complaint**

Mr K complains about the service he received from HSBC UK Bank Plc.

## **What happened**

Mr K contacted HSBC by phone on 3 April 2025 to check on the progress of some on-going complaints. But the call was disconnected. Several follow up calls were also disconnected and a complaint about the service received during these calls wasn't raised when it should have been. Mr K says the service he received from HSBC was unprofessional and caused him distress and inconvenience.

HSBC acknowledged that Mr K had received poor service. It apologised and said that feedback had been passed to the agent's managers. It also paid Mr K £100 compensation. Mr K didn't think this went far enough to put things right, so he referred his complaint to this service.

One of our investigators looked into Mr K concerns, but he didn't recommend a further compensation payment. He acknowledged the distress and inconvenience caused to Mr K, but he felt £100 already paid by HSBC fairly recognised the impact the matter had caused him.

Mr K felt that a further £50 was warranted and he asked for his complaint to be passed to an Ombudsman. So, Mr K's complaint has been 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.

Having done so, I've reached the same conclusion as the investigator. I'll explain why.

We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is to be expected. For a compensation award to be made I need to see that the impact of any failing by HSBC was more than someone would expect to experience as part of everyday life.

From what I've seen, Mr K called HSBC five times on 3 April 2025. And four of those calls were required as previous calls had been disconnected. The calls lasted – in total, around 80 minutes. And it's not in dispute that HSBC didn't set up a new complaint for Mr K about the service he received on 3 April 2025 until 12 April 2025.

I'm satisfied that having to call HSBC several times due to calls disconnecting, and his new complaint not been correctly logged on 3 April 2025, has caused Mr K a level of distress and inconvenience. And the impact of this was more than I would expect Mr K to experience as part of everyday life. So, I find compensation is due.

That said, I'm mindful that Mr K would have always been on the phone for a period of time on 3 April 2025 given he was calling for updates on some on-goings complaints and HSBC has already paid Mr K £100 in recognition of the inconvenience caused.

I note Mr K thinks the amount paid by HSBC is inadequate. But taking everything into account – including that it's not for me to fine or punish the bank and the general level of awards this service makes, I think £100 is reasonable in the circumstances.

So, while I can understand Mr K's frustrations with the situation and I'm sorry to disappoint him, I won't be asking HSBC to take any further action in respect of this complaint.

### **My final decision**

For the reasons given above, I do not uphold this complaint in the sense that HSBC UK Bank Plc has already paid Mr K fair compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 15 September 2025.

Sandra Greene  
**Ombudsman**