

The complaint

Mr D complains that HSBC UK Bank Plc treated him in a dismissive and disinterested way when he corresponded with it by “chat”. Mr D asks for appropriate compensation.

What happened

Mr D had multiple chats with HSBC between January 2025 and May 2025 concerning lending and compensation. Mr D felt that HSBC were neither taking his concerns seriously nor considering the emotional and mental impact HSBC’s actions were having on him. He asked to be treated as an individual and for HSBC to show some compassion. He raised a complaint with HSBC about these issues.

HSBC responded on 19 May 2025. It said having reviewed all the “chats”, it didn’t find that the agents had acted improperly. So, it said that compensation wasn’t appropriate. Mr D disagreed and brought his complaint to the Financial Ombudsman Service where an investigator considered Mr D’s concerns.

The investigator didn’t think the agents Mr D had dealt with had shown themselves to be disinterested or dismissive. They said the agents had used a friendly tone and tried to help and signpost Mr D to appropriate help and resources. They didn’t feel HSBC should do anything further. Mr D disagreed and said the Financial Ombudsman Service was standing behind HSBC and the time he had to spend on the chats was emotionally draining for him. He asked for an ombudsman’s decision and so it’s 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.

The Financial Ombudsman Service is an independent and impartial dispute resolution service established by the Financial Services and Markets Act 2000. Our role is to resolve disputes impartially, quickly and with the minimum of formality. It’s important to stress our impartial role. In this complaint, I’ve considered all the information sent in by Mr D and by HSBC. I don’t represent either HSBC or Mr D, and I don’t favour either side. I look at the evidence and make a decision based on what I see.

I’ve been sent by HSBC more than 50 chats which took place between January 2025 and May 2025. I’ve read all these chats to see what level of service Mr D received.

I’ve concluded that HSBC’s agents weren’t dismissive or disinterested when they chatted with Mr D. I understand Mr D may think this because the agents weren’t able to give him what he was looking for. Which was financial assistance and compensation.

The type of account Mr D holds with HSBC doesn’t permit lending on it. So, Mr D’s requests for borrowing had to be refused. Simply because borrowing wasn’t allowed. That’s not something HSBC agents had any discretion over – it was the terms of the account.

And Mr D's requests for compensation would only be authorised by the complaints team if they found HSBC to be at fault. I agree with HSBC's outcome that its agents dealt with Mr D in a professional manner and didn't do anything wrong. From the chats I've read, I think there is clear evidence that the agents wanted to help Mr D and their tone reflected that. But because they couldn't give Mr D what he wanted, he took this to be disinterest. I don't think that was the case.

It follows from what I've said that I don't think HSBC's staff did anything wrong and so, I don't think any compensation is warranted.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 20 January 2026.

Stephen Farmer
Ombudsman