

## **The complaint**

Ms G complains HSBC UK Bank Plc doesn't display all her card transactions on its app.

## **What happened**

Ms G says HSBC has a long-standing problem with the way it displays her debit card transactions. Ms G has a condition meaning she needs to keep a close eye on her spending, and she uses her card quite regularly.

But Ms G wasn't able to see all her card transactions for a month in her app. Ms G complained and HSBC sent a letter to say things had been resolved, the complaint was closed, and it paid Ms G £250.

Still unable to see all her card transactions, Ms G complained again, and HSBC responded to say if Ms G had a lot of credit card transactions, she might not be able to see all her transactions. HSBC paid a further £50.

HSBC also said it would raise an IT ticket, and sent Ms G a further email to say there's a maximum display limit of 120 transactions on its app.

Unhappy with these responses, Ms G brought her complaint to this service. An investigator looked into things but thought HSBC had done enough to resolve things.

The investigator said HSBC had confirmed its app could only show 120 transactions in a rolling 90-day period, and this wasn't a fault with the app, just the way it worked. The investigator said they couldn't tell HSBC to change its app.

The investigator also said they couldn't consider the way HSBC handled the complaint, as this isn't a regulated activity.

Ms G disagreed and said HSBC didn't know about the limits of its app. Ms G understood the way the app works is a commercial decision for HSBC, but felt this wasn't treating her fairly. Ms G also felt HSBC should be making a reasonable adjustment for her.

Ms G said the compensation was spread across two complaints, so didn't properly compensate her. Ms G raised principles 6 and 7 of the FCA handbook and said HSBC was breaching the payment services regulation by not making her transactions available to her.

Ms G asked for an ombudsman to decide things.

## **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.

HSBC's last final response was a little confusing, it spoke about having too many

transactions on a credit card, and Ms G's been told she needs to wait for a statement to be produced to see all her transactions.

I think HSBC handled things poorly, it should know Ms G only holds a debit card, and it should have been able to give Ms G the answer about app limits much sooner than it did.

I think HSBC is correct when it says there's a limit on its app, and I don't think this is something I can change. Ms G uses her card quite a lot, and sometimes makes more than the 120 transactions in a month, but I don't think HSBC is treating her unfairly.

In addition to its app HSBC has online banking, and it seems Ms G uses both.

Ms G's online banking, on a desk top or phone, should show every transaction Ms G's made in the last six years. HSBC has said there's no limit on how many transactions can be shown on its online banking.

And since I think HSBC displays all the transactions on its online banking, I don't think it's breaching any legislation, I think Ms G can immediately get her transactions if she needs to, and she could call in and ask.

This also means I think HSBC is making information clear to Ms G, principle 7 of the FCA handbook. And, as an ombudsman, it's my role to decide if HSBC has treated Ms G fairly, principle 6 of the FCA handbook.

Ms G has complained HSBC failed to make reasonable adjustments, and this is covered under the Equality Act 2010.

I've taken the Equality Act 2010 into account when deciding this complaint – given it's relevant law – but I've ultimately decided this complaint based on what's fair and reasonable.

If Ms G wants a decision HSBC has breached the Equality Act 2010, then I think she'd need to go to court.

Having considered what's fair and reasonable, I think HSBC offers enough access to Ms G's transactions across the app and online banking.

I understand Ms G would like all the information on her app, but it doesn't seem possible, and I don't think this means HSBC has been unfair because it offers another channel, online banking, where Ms G can see all her transactions in real time.

Ms G says HSBC handled her complaint poorly, and I agree. Although complaint handling can sometimes be outside this service's jurisdiction, here I don't think it is.

Ms G wanted an answer about why her app wasn't displaying all her transactions, and HSBC didn't give Ms G this answer. So, I think the poor complaint handling was related to the merits of Ms G's complaint.

HSBC didn't answer Ms G's complaint the first time around, and it took a bit of time to give a fuller answer after the second final response. And I think Ms G only got the full answer after bringing her complaint to this service.

And HSBC's last final response talked about a different product to the one Ms G holds.

But I also have to consider what HSBC's already paid Ms G. If Ms G hadn't been paid anything at all, I don't think I'd award more than the £300 she's already been paid.

Although I accept Ms G's already been paid this money, so it seems this service isn't awarding for the poor service she received, I think a payment of £300 is fair, whenever the payment was made.

And I think Ms G can see her transactions, albeit not on her app, I think her access to online banking gives her the ability to check all her transactions. Because of this, I don't think HSBC needs to do more to resolve things for Ms G.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 19 November 2025.

Chris Russ  
**Ombudsman**