

## **The complaint**

Ms T complains that HSBC UK Bank Plc didn't close her account when she asked them to. She's also unhappy that she's still receiving correspondence about the account.

## **What happened**

Ms T held a credit card account with HSBC.

Ms T says she made several requests to close the account in the last few years and was told that it had been closed but the account wasn't closed until March 2025. Ms T was concerned that the delayed closure of the account might have impacted her credit rating. She complained to HSBC.

HSBC didn't uphold the complaint. It said the account had been closed following a written request from Ms T dated 24 March 2025. It acknowledged that Ms T had contacted them via telephone banking on 14 December 2023 and 4 October 2024, but it had been unable to take any action on the account as Ms T hadn't passed security verification.

Ms T remained unhappy and brought her complaint to this service.

Our investigator didn't uphold the complaint. She said she didn't have enough evidence to show that Ms T had made a closure request several years ago and was therefore unable to say that HSBC had caused delay or done anything wrong.

Ms T didn't agree. She said she'd visited her local branch several times and had been advised that the account was closed but it hadn't been.

Because Ms T didn't agree I've been asked to review the complaint.

## **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.

I know it will disappoint Ms T but I agree with the investigators opinion. I'll explain why.

I've reviewed the history of the account. I can see that Ms T made a payment to the account on 14 December 2023 which cleared the balance. This was the earliest point at which the account could've been closed because it isn't possible to close an account where there is an outstanding balance.

HSBC has acknowledged in its final response that Ms T contacted them by telephone banking on 14 December 2023. It's possible that Ms T intended to request to close the account on this call, as she had cleared the balance. However, the information from HSBC's systems shows that Ms T wasn't able to pass the security questions as part of the telephone banking verification process and she was advised to visit a branch or have a security pack sent out.

Ms T has told this service that she visited her local branch several times and also visited a branch in London. She's said that her local branch told her the account was closed but she continued to receive letters about the account and discovered that it hadn't been closed.

I've reviewed HSBC's contact notes but there's no record of Ms T visiting a branch following the payment received on 14 December 2023.

This service asked Ms T to provide details of the dates when she visited the branch but she hasn't been able to provide this information.

I appreciate that Ms T is frustrated that she was told the account was closed when it wasn't. However, based on the information available, I haven't got any evidence to show that Ms T visited her local branch or any other branch to request closure and I haven't got any evidence that she was given incorrect advice by HSBC about the status of the account. Because of the lack of evidence I'm unable to conclude that HSBC has done anything wrong.

I can see that Ms T made a written request to close the account in March 2025 and the account was closed shortly afterwards. I'm satisfied that HSBC acted promptly when it received Ms T's written request to close the account.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms T to accept or reject my decision before 14 October 2025.

Emma Davy  
**Ombudsman**