

## **The complaint**

Mr B complains that HSBC UK Bank Plc provided him with incorrect information when he called to close his card which led to him missing payment and having adverse information reported on his credit file.

## **What happened**

Mr B holds a credit card account with HSBC. In April 2025 he contacted HSBC and requested to close the card. The agent advised Mr B that the balance was clear and closed the account.

A few weeks later Mr B received a notification from HSBC that there was an amount outstanding and that he'd missed a payment. Mr B discovered that this had negatively impacted his credit file.

Mr B complained to HSBC. In its final response, HSBC said it had listened to the call between Mr B and the agent and said Mr B had been informed about pending transactions and that he should monitor the account until the balance was cleared. HSBC said it was Mr B's responsibility to make sure payments were made in line with the terms and conditions of the account. It said it couldn't amend his credit file because it had a duty to report a true reflection of how the account had been maintained.

Mr B remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that he was satisfied with the actions that HSBC had taken when Mr B called to close his account, because they had informed him to monitor the account for any pending payments.

Mr B didn't agree so 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 Mr B but I agree with the investigator's opinion. I'll explain why.

I've reviewed the call dated 18 April 2025. Mr B requested to close the account. The agent advised Mr B that he would arrange this and explained that Mr B should monitor the account for any pending transactions and interest that might be due.

Mr B has told this service that he wasn't able to access the account following the call and that he didn't receive any statements, letters or other communications from HSBC to let him know that he'd missed a payment.

HSBC has said that it sent statements to Mr B by post during this time and that he could've also viewed his account online.

HSBC has provided evidence to show that it sent statements to Mr B by post. The address to which the statements were sent is the same as the address which Mr B has provided to this service so I'm unable to say that HSBC made an error. The statements show the outstanding balance and the payment due date. I can also see that HSBC sent a letter to Mr B on 30 May 2025 to advise him that he'd missed a payment.

I've reviewed the history of the account and I'm satisfied that there was a balance outstanding after Mr B requested to close the account. I'm also satisfied that Mr B failed to make his minimum payment by the payment due date.

I understand that Mr B is disappointed that the missed payment has been reported on his credit file. However, I'm unable to say that HSBC has done anything wrong by reporting the missed payment. HSBC – like all lenders – is obliged to report accurate information to the credit reference agencies. In the absence of any error with the reporting I'm unable to require HSBC to amend Mr B's credit file.

I've looked at what happened to see whether HSBC has handled the complaint fairly and reasonably. On balance, I think it has. I can see that when Mr B complained in July 2025, an HSBC agent refunded a late payment fee of £12 and two interest payment totalling around £12.00. In circumstances where HSBC hadn't made an error, I think HSBC treated Mr B fairly here.

For the reasons I've given, I'm unable to uphold the complaint.

### **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 Mr B to accept or reject my decision before 20 October 2025.

Emma Davy  
**Ombudsman**