

## **The complaint**

Mr H complains about the service he received from HSBC UK Bank UK Plc ("HSBC") when he called it to update his mobile phone number.

## **What happened**

Mr H called HSBC on 17 January 2025 and explained that he had a new phone and needed to update his mobile phone number as he wasn't able to access his account through HSBC's mobile app on his old device. HSBC's agent attempted to verify Mr H but wasn't able to do this through the answers Mr H provided, and so Mr H was advised he could call again or to visit a branch where he could be manually verified. Mr H's phone banking was then suspended due to him failing security. Mr H advised that there were no branches within twenty miles and so the agent said she could send a reset code to his home address to arrive in 7 to 14 days.

Mr H unhappy with this asked to speak to a manager and was put on hold while HSBC's agent tried to see if anyone was available. Mr H was transferred to an agent in HSBC's specialist banking team. Mr H was unhappy with this and again asked to speak to a manager as he wanted to raise a complaint and then HSBC's records show the call ended from Mr H's phone.

Mr H called HSBC back and again asked to speak to a manager. HSBC's agent explained that a telephone security number would be sent to his home address and that even if they updated his mobile number HSBC still needed to send Mr H an activation code to enable him to use the mobile banking app on his new device which would take a week. Mr H was concerned as he had rent, shopping and bills to pay yet couldn't access his account. HSBC's agent said she would speak to the specialist team about getting access to his account but needed to go through security first. Mr H again asked to speak to a manager and was put through to a supervisor who restated that they would need to speak to the specialist team as Mr H's mobile number had changed. Mr H was very unhappy and said he wanted the first agent fired as they had blocked his account and wanted a call back and the problem fixed within 20 minutes.

Then later that morning around 11.30am Mr H then spoke to an agent from HSBC's specialist team and following passing security his phone banking was unlocked. Mr H was given the option to set up a telephone security number or voice ID which Mr H chose voice ID to be set up at the end of the call. The agent updated Mr H's mobile phone number and reset his mobile banking and advised it would take 5 days for his mobile phone number to take effect on the bank's system. Mr H acknowledged that a code would need to be texted to his phone. The agent offered to make a payment for Mr H, but Mr H declined this as he needed to see a list of payees on the app. HSBC's agent offered to put a note on his account detailing his short-term memory problems which Mr H agreed to. Following this the agent said Mr H would be transferred to the bank's voice ID system which would prompt him to say "My voice is my password" but for reasons that are unclear the call was disconnected and this didn't happen.

Mr H called back on 19 January to make a payment and mentioned he still couldn't access his mobile banking app. Following passing security, the agent made the payment as requested but then the call ended.

Following this Mr H raised a complaint regarding the service he received by email on 27 January. He says it failed to resolve his issue and asked to visit a branch which he wasn't able to do. HSBC locked his account without cause and was passed around from advisor to advisor without resolution and hung up on. Mr H says he was without ability to make payments which indirectly contributed to debt collection measures taken against him and adversely impacted his credit score.

HSBC responded to this the following day upholding Mr H's complaint. HSBC acknowledged the poor service Mr H had experienced during his calls but said its agents had followed its verification procedures correctly. HSBC acknowledged that Mr H had now successfully managed to use internet banking and that Mr H's telephone banking security was not blocked and set to normal. HSBC provided feedback for training and refresher purposes and to compensate Mr H for any distress and inconvenience suffered paid £200 into Mr H's account.

Mr H was dissatisfied with this and so brought his complaint to this service. Mr H says by requiring him to visit a branch HSBC has failed to make reasonable adjustments for him and consider his needs. He says HSBC's advisors were unhelpful, dismissive and at times deliberately obstructive and he was without access to his account for 10 days and unable to pay bills, access prescriptions or provide for his children.

One of our investigators looked into Mr H's concerns and although they acknowledged that HSBC's agents could've handled the first call on the 17 January better, they weren't aware at this time Mr H wasn't able to visit a branch without some difficulty. Following being made aware of this, they thought it reasonable Mr H was given the options to make payments over the phone as this didn't require a branch visit. They accepted at times there were long delays when Mr H was put on hold and calls were dropped but records indicated this happened at Mr H's end. They didn't think it was wrong Mr H wasn't put through to a manager as HSBC is not obligated to do this and referring him to the specialist banking team was reasonable in the circumstances.

Finally, they appreciated Mr H couldn't access his mobile and internet banking for 5 days, but this wasn't an error on HSBC's part but rather part of its processes and as Mr H still had debit card and phone banking where he was able to make payments they thought the £200 compensation HSBC had paid for the service received was fair.

Mr H remains unhappy and doesn't believe the compensation paid is enough. He says he has incurred costs and damage to his credit score totalling more than £200 and has asked for an ombudsman's decision.

### **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 hope that Mr C won't take it as a discourtesy that I've described and detailed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of this complaint is about the service he received when updating his mobile number. In particular, Mr H says that HSBC failed to make reasonable adjustments or provide

alternatives for him when it advised him to attend one of its branches following it not being able to verify him over the phone.

It might be helpful for me to say here that as we are not the regulator, I cannot make HSBC change its systems or processes – such as the how it provides its banking services or the technology it uses. These are commercial decisions and not something for me to get involved with. And nor is it my role isn't to punish or penalise businesses for their performance or behaviour – that's the role of the regulator, in this case the Financial Conduct Authority (FCA).

And while I do take relevant law and regulation into account when arriving at a decision, my remit is focused on whether I feel a fair and reasonable outcome has occurred. Only a court could make a finding as to whether a business breached its duty under the Equalities Act or acted unlawfully as Mr H has submitted here.

But that said while I wouldn't tell a HSBC how it needs to run its business, or what procedures or policies it needs to have in place, where a customer has a disability or vulnerability that reasonably prevents them from using or accessing a service provided by a business, I would expect it to make reasonable adjustments where it can to facilitate its customers being able to achieve their objective – in this case updating their mobile phone number so they can continue to access banking services online or through a mobile banking app.

So what I need to consider is given Mr H's circumstances, whether HSBC did enough to cater to his needs and support him with this. And having considered everything I do think HSBC have made some mistakes, but I don't agree that it failed to provide Mr H with reasonable access to his account.

I accept considering the distance Mr H is away from HSBC's nearest branch and Mr H's particular needs he would find it difficult visiting a branch. But there is no evidence HSBC was made aware of this before the branch visit was suggested. And I don't think HSBC's agent did anything wrong when they suspended Mr H's phone banking when they couldn't verify him. As I'm sure Mr H appreciates as well as giving him reasonable access to his banking facilities with HSBC, it also has to ensure that its customers money is protected and so I don't think HSBC's agent did anything wrong when following failed verification Mr H's phone banking was suspended in-line with HSBC's policies around this.

And following being made aware of Mr H's short term memory and specific needs HSBC put Mr H through to its specialist banking team who could help with accessing his account and who offered to make any payments for Mr H on the phone and gave him different options to verify himself (via telephone security number or voice recognition) and to make a note of his needs on his account – which is in-line with while I'd expect.

I appreciate Mr H wished to speak to a manager, but HSBC aren't obligated to ensure a manager is always available and I think it is perfectly reasonable that Mr H was put through to a person from a specialist team who was equipped to deal with and resolve Mr H's banking issues. And so I can't say HSBC has done anything wrong or treated Mr H unfairly here.

However, HSBC has accepted at times its service wasn't as it should've been and Mr H experienced long wait times and was put on hold and HSBC failed to initially provide Mr H with alternative options for making payments which was both frustrating and distressing for Mr H and he was inconvenienced having to call HSBC back when calls were disconnected.

But I note Mr H was only without phone banking for a few hours and still had access to his funds through his debit card and HSBC duly updated his mobile phone number and sent through the activation code within the timescales it worked to as per its processes.

I appreciate Mr H says that he has incurred costs, had to move banks and his credit score has been damaged as a result of the service he received from HSBC. But I've not seen any evidence of this, indeed HSBC offered to make any payments due for Mr H and did so at his request on 19 January and it was Mr H's decision to move his banking. And as Mr H now has full access to his account - online and in app - I think the £200 compensation already paid by HSBC is fair and in-line with compensation that we'd usually award in situations such as these so I'm not going to ask HSBC do anything more.

### **My final decision**

For the reasons I've explained, I think what HSBC UK Bank Plc have done to settle Mr H's complaint is fair and I'm not going to ask it do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 9 October 2025.

Caroline Davies  
**Ombudsman**