

The complaint

Mr G is unhappy with HSBC UK Bank Plc.

Mr G said he wasn't receiving push notifications from his HSBC banking app in line with the banking activity that he was conducting.

What happened

Mr G said the notifications have been missed on several occasions. He said he was *"financially distressed"* about not being made aware of the incomings and outgoings made from his bank account. Mr G said without the correct notifications he can't apply the required detections and controls. Mr G said he wants financial compensation.

Mr G had another complaint on similar lines, but he said this should be treated in isolation. Mr G said he received £125 from HSBC for the separate complaint.

HSBC said there was no evidence of any ongoing issues. It said Mr G was able to access digital banking without issue. HSBC said it had informed Mr G that push notifications shouldn't be relied upon. It said he can check his account online or via mobile banking. HSBC detailed this to Mr G *"Any of the functionalities that we offer to monitor accounts are not designed to be solely relied upon and whilst you may not find them as convenient, there are other channels you can continue to use to manage your accounts."*

HSBC said it had paid out £200 regarding the issue of push notifications to Mr G. It said it paid him the other £75 in January 2024.

In this instance HSBC said, *"Having referred this issue to our IT Team, they were unable to investigate this incident any further, due to the length of time that has passed, and the issue seems to be related to you only."*

HSBC concluded its investigation by apologising for the inconvenience caused and offering £50 compensation. It noted Mr G wanted the matter resolved before he agreed to a suitable compensation amount. HSBC said it was *"unable to provide a guarantee future compensation will be higher than what has been offered."*

HSBC said the £50 compensation was still available to Mr G if he chose to accept it.

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

Our investigator didn't uphold the complaint. He said the known previous issues with push notifications had been resolved. He accepted HSBC had done what it could to remedy matters, and it couldn't go back to incidents that occurred too long ago. He noted HSBC had said the problem only seemed to be for Mr G and not for other customers. Our investigator said the way the app worked wasn't likely to change. He accepted logging online or into mobile banking isn't as convenient as the notifications but agreed with HSBC that these couldn't be solely relied upon. He said the £50 compensation offer was reasonable.

Mr G didn't accept this and asked for his complaint to be passed to an ombudsman.

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've considered all the evidence, but I will limit my decision to talking about only the key factors as I see them.

I agree with Mr G that this is an entirely separate complaint to any other and needs to be treated as such.

HSBC got dates from Mr G when he said he hadn't received push notifications. But as noted above HSBC checked the details and the dates with its own IT team and said due to the amount of time that had passed it couldn't get any records. But it also said there were no other issues for other customers from the time Mr G said there was a problem.

HSBC did suggest if Mr G had any further evidence he could provide it to HSBC so it could share this with its IT team and investigate further. It maintained its apology and offer of £50.

I accept HSBC's point about the offer of compensation. Mr G has raised a complaint so it has acted on that and made an offer of compensation based on what it knows and can do. That is all I can consider here. I do understand Mr G's point about wanting a full resolution but without further details it doesn't appear HSBC is going to do anything more at this point. In the circumstances I think that's reasonable.

I've no reason to doubt HSBC's position that previous issues with push notifications have now been resolved. But it maintained if Mr G had any further problems he should get back in touch. I think that's fair.

I note Mr G said he was "*financially distressed*" and suggested this was around not knowing exactly what was going on with his account. But I accept HSBC's point that it made consistently to Mr G that push notifications shouldn't purely be relied upon. I think that's reasonable.

I haven't seen any evidence to show HSBC hasn't fairly compensated Mr G. I've no evidence of any other financial loss he has incurred due to this issue.

So, I think the apology, offer of further support based on more evidence, and the £50 was a fair and reasonable outcome in the circumstances of this complaint.

My final decision

I don't uphold this complaint.

I don't require HSBC UK Bank Plc to take any further action.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 December 2025.

John Quinlan
Ombudsman