

The complaint

Mr D complains that he hasn't received any statements since 2017 from HSBC UK Bank Plc.

What happened

Mr D holds a credit card account with HSBC. In 2017 he set up an arrangement to pay with the assistance of the Citizens Advice Bureau. The agreement was to pay £21 per month.

Since the payment plan was set up, Mr D hasn't received any statements or letters from HSBC.

Mr D's wife was a named cardholder on the account. She was diagnosed with dementia and now resides in a care home. Mr D believes that HSBC should reduce the balance on the account in relation to the transactions made by his wife from the point of diagnosis in July 2020.

Mr D complained to HSBC in March 2025.

In its final response, HSBC said it hadn't received any notification from Mr D about a change of address and had continued to send statements to his registered address. HSBC also said that the account had only one account holder, and the account holder was liable for the full outstanding balance, including any part of the balance attributable to an additional cardholder.

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

Our investigator didn't uphold the complaint. He said it was Mr D's responsibility to keep the bank updated with any change of address and telephone number. He also said that any debt incurred on the account by an additional cardholder remained the responsibility of the primary account holder.

Mr D didn't agree. He said he'd told the Citizens Advice Bureau his new address and believed they had passed this on to HSBC. Mr D said his telephone number hadn't changed. Mr D also said that although HSBC had been aware of his current address since March 2025, he still hadn't received any statements.

Because Mr D 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 Mr D, but I agree with the investigator's opinion. I'll explain why.

The terms and conditions of the account state that it's the customers responsibility to update the bank with any changes to personal details including address and telephone number. Having reviewed the system notes provided by HSBC, I can see that the last time Mr D

updated his address was in 2013, where he provided an address of Flat 2 with postcode ending 7TS.ve checked the system notes but I can't find any record of either the Citizens Advice Bureau or Mr D providing updated address details.

I understand that this is frustrating for Mr D as he expected the Citizens Advice Bureau to pass on his new address details to the bank. Unfortunately, it seems that they didn't do this.

Because there's no evidence that HSBC were provided with updated address details for Mr D, I'm unable to say that it made an error by continuing to send statements to Mr D's registered address.

HSBC now have details of Mr D's current address and statements will be sent to him there going forwards. HSBC has also provided electronic copies of statements for the last 6 years to this service, which have been passed on to Mr D.

In relation to Mr D's telephone number, which he says hasn't changed, HSBC has confirmed that it holds a number ending 129 for Mr D. Mr D has said that he doesn't recognise this number. This service asked HSBC to look into this and HSBC provided evidence that Mr D had called them from this number in 2016.

Regarding Mr D's request for transactions entered into by his wife to be waived from July 2020, I can't see any basis for asking HSBC to do this. Mr D's wife was an additional cardholder on Mr D's account. But Mr D was the primary account holder and as such, is liable for the whole balance on the account, irrespective of whether it was him or his wife that made the transaction.

For the reasons I've explained, 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 D to accept or reject my decision before 6 November 2025.

Emma Davy
Ombudsman