

The complaint

Ms C has complained, on behalf of Mr T, about how she was treated by HSBC UK Bank PLC ("HSBC") when she went to open two children's accounts.

What happened

Ms C went to a HSBC branch to open two MySavings children accounts, including one for Mr T. Ms C says she was told that both children would need to be present for her to open both accounts.

Ms C felt that this contradicted what it said on HSBC's website. Ms C says she felt the staff were dismissive, contradictory and unhelpful.

After raising his complaint, HSBC responded to Ms C's complaint on 19 May 2025 and, although HSBC apologised for some aspects of the complaint, overall it didn't uphold the complaint.

After Ms C referred Mr T's complaint to this service, one of our investigators assessed the complaint and they didn't uphold the complaint.

As Ms C didn't accept the investigator's conclusions, the matter was referred 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.

Having reviewed everything I don't uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Ms C says that, in branch staff told her she couldn't open a MySavings account if the child is not present. Ms S says this directly contradicts what HSBC's website says. However, from looking at HSBC's website it says:

"How to open the account:

This account can only be opened in a sole name

If your parent or guardian banks with us, they can apply on your behalf through online banking

If your parent or guardian doesn't bank with us, you'll need to visit a HSBC branch with them to open the account"

In this case, Ms C, as the parent or guardian didn't have an account with HSBC at the time. So I'm satisfied what she was told in branch was correct, that each child would need to be present if she wanted to open an account for each of them. So, I can't see that HSBC did anything wrong here. On the contrary it seems that what Ms C was told was correct. Also, I can't say that its requirement that the child is present (so their identity can be verified) when opening an account is unreasonable.

Ms C has complained about how she was treated in branch. She says that the staff were dismissive towards her and refused to give her the name of a manager. Based on what Ms C

has said, it's clear that the conversation could've gone better. But it does seem to be the case that Ms C was given correct information and she was unhappy with this as she incorrectly thought that each child didn't need to be present. Ms C says she had one child with her, so it would've been possible for Ms C to open one of the accounts. But she still would've needed to make a second trip to open the other account in any event.

Ms C says that she told HSBC that she and Mr T are neurodivergent and HSBC failed to make adjustments for them. But given that the policy clearly requires the child to be present when opening an account for them (and the parent or guardian is not a HSBC customer themselves), I can't see what adjustment HSBC could've made to make things any better for Ms C. Because without the other child being present, Ms C won't have been able to open an account for them. I can see that Ms C was able to open two children's accounts a short time later. So, whilst I recognise it would've been frustrating and inconvenient having to make two trips to branch, I can't see that this was due to any error made by HSBC. And fortunately, she was able to achieve what she wanted to, within a short space of time of initial her journey to branch.

So having considered what Ms C has said, including what she has said about her circumstances, I think that HSBC's apology stated in its response to the complaint is a fair way to respond to the levels of service that Ms C received in branch that day. In the circumstances, I think this is reasonable and so I don't think HSBC needs to do anything further in relation to this complaint.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 13 January 2026.

Thomas White
Ombudsman