

The complaint

This complaint is about Mr L's bank account with HSBC UK Bank Plc. He's unhappy that HSBC hasn't provided duplicate account statements going back beyond 2018. He needs statements going back to 2014, along with more detailed "reference" information for each transaction. HSBC has said it no longer holds any more information than what it has already provided.

What happened

The details of this complaint are well known to both parties so I won't repeat them again here. Instead I'll focus on giving the reasons for my decision. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've failed to consider it but because I don't think I need to comment on it in order to reach what I think is the right outcome in the wider context.

What I've decided – and why

I'll start with some general observations. We're not the regulator of financial businesses, and we don't "police" their internal processes or how they operate generally. That's the job of the Financial Conduct Authority (FCA). We deal with individual disputes between businesses and their customers.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'll start with Mr L's request for more detailed information about the transaction references on the statements HSBC has provided. The format and content of the account statements HSBC has provided follow standard industry practice. If the FCA considered that businesses should routinely produce more detailed transaction information, then Mr L might be able to argue that HSBC hadn't met its regulatory obligations. As it is, all I can assess is whether it's fair and reasonable to expect HSBC to provide the extra information he's asking for retrospectively.

I don't know if the additional information is available for the period since 2018, but even if it is, I don't think it would be fair to order HSBC to locate and reproduce it. I think such an imposition would be disproportionate, given the amount of work that would be involved.

As for the period prior to 2018, for me to uphold this complaint and find in Mr L's favour, I'd need to be persuaded on the balance of probabilities that HSBC still has the additional information Mr L is asking for. I've noted what he has said about businesses retaining information for regulatory, fraud prevention and anti-money laundering purposes. But HSBC has already told Mr L it doesn't have the information from 2014 to 2018, and to be clear, I would not expect it to. So it's not a case of HSBC refusing to provide the information if it no longer holds it.

Mr L says my remit gives me discretion to disregard strict legal limitation periods and determine what's fair and reasonable. I've read everything Mr L has said about why he

needs the information, and I can see how important it is to him. I'm not unsympathetic, but I can't fairly or reasonably order HSBC to provide information from 2014 to 2018 that it has already confirmed as having been deleted under its data retention policy.

My final decision

My final decision is that I don't uphold this complaint.

My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further consideration or discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 23 December 2025.

Jeff Parrington

Ombudsman