

The complaint

Mr M complains that HSBC UK Bank plc wouldn't let him make a cash withdrawal at a branch without photo ID.

What happened

On 16 July 2025 Mr M visited a branch of HSBC to withdraw £1,150 from his current account. He had his debit card and PIN with him, and access to online banking through the HSBC app. Branch staff told Mr M that he needed photo ID to withdraw the amount he wanted.

Mr M complained. He didn't have photo ID with him and thought the bank should have been able to verify his identity by other means. Branch staff arranged for the daily cash machine withdrawal limit on his debit card to be increased temporarily to £1,000, but they wouldn't allow him to make the £1,150 withdrawal he wanted that day.

Mr M said this caused him considerable distress and humiliation, wasted time, and disruption to his finances. In response to his complaint HSBC said it had done nothing wrong and it required photo ID for branch counter withdrawals over £1,000 to protect its customers. It apologised if Mr M felt he was treated with suspicion and said it had given feedback to the branch.

Mr M referred his complaint to us. Our Investigator didn't think HSBC had treated him unfairly, so she didn't recommend that the complaint should be upheld. Mr M disagreed, so he asked for an Ombudsman's review.

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 recognise that it was frustrating for Mr M not to be able to withdraw as much cash as he wanted when he visited the branch. But I don't think that HSBC did anything wrong or that it treated him unfairly.

I've seen a copy of HSBC's policy for cash withdrawals of £1,000 or more as it was at the relevant time. This satisfies me that its policy was to require photo ID for such withdrawals. So HSBC applied its policy correctly to Mr M's request, and in doing so it treated him the same as any other customer making a similar request.

A bank doesn't have to share every policy it has with its customers. That isn't a requirement as a matter of either law or good practice, and in any event policies change over time. HSBC's personal banking terms and conditions say that it may ask for photo ID, and I don't think it was unreasonable in asking Mr M for that on this occasion, in line with its internal policy.

In all the circumstances, I don't consider that HSBC treated Mr M unfairly, so I make no order or award.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 5 January 2026.

Janet Millington
Ombudsman