

The complaint

Mr H has complained HSBC UK Bank plc won't refund him for gambling transactions he didn't authorise.

What happened

On 23 August Mr H contacted HSBC as he'd seen numerous transactions made with his debit card at an online casino. Although Mr H had an account with this online service, he felt his account had been hacked.

HSBC believed they had sufficient evidence to show Mr H had made and authorised those transactions himself.

Unhappy with this outcome, Mr H brought his complaint to the ombudsman service.

Our investigator noted that the transactions were executed using Mr H's card details, which remained in his possession throughout. She also matched the timing of the transactions with Mr H logging onto his mobile banking with HSBC. She wasn't going to ask HSBC to do anything further.

Still dissatisfied, Mr H has asked an ombudsman to consider his 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.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time.

To help me come to a decision, I've reviewed the evidence HSBC provided, which has included a copy of Mr H's mobile banking log along with the timing of debit card transactions for the month of August 2025.

The regulations which are relevant to Mr H's complaint are the Payment Services Regulations 2017 (PSRs). These primarily require banks and financial institutions to refund customers if they didn't make or authorise payments themselves.

I believe all of these transactions were authorised by Mr H. I say this because:

- The PSRs state there are two elements to authorisation: authentication and consent.

The transactions were executed using Mr H's own card details. Evidence shows that some of these transactions required additional authentication which was carried out by Mr H logging onto his mobile banking app. The timing of the different evidence logs match. There's no indication that Mr H hadn't retained possession of his mobile throughout.

- There's no dispute that Mr H held an account with this online casino. There were 9 transactions undertaken on 19 August and 15 transactions on 20 August. Mr H doesn't dispute he made these.
- The disputed transactions on 21 August were made between 18:18 and 21:44. The timing, the amounts and the nature of the expenditure match Mr H's undisputed use of his account. I think Mr H consented to these transactions.
- There were at least two relatively high-value credits to Mr H's account from the same online casino at the time of the disputed payments. Mr H said he didn't notice these until some time later. Considering he noticed the transactions he's disputed the following day when they debited his account, and notified HSBC immediately, that surprises me.

I appreciate Mr H's strength of feeling that he didn't make these transactions, but I don't believe the evidence matches his claim.

Overall based on the evidence, I won't be asking HSBC to do anything further.

My final decision

For the reasons given, my final decision is not to uphold Mr H's complaint against HSBC UK Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 26 November 2025.

Sandra Quinn
Ombudsman