

The complaint

X complains that HSBC UK Bank Plc (“HSBC”) sent statements from the joint account held with her estranged husband to her former marital home where he still resides in error. X says this gave her husband insight into what she was doing regarding the family finances and prejudicing her legal efforts to secure a fair financial settlement. X believes HSBC’s error was a breach of confidentiality and duty of care and her safety has been compromised.

What happened

X holds a joint account with her estranged husband with HSBC. Following separating X and her husband agreed to continue the use of the joint account. X had some concerns about the possibility of financial abuse and so requested HSBC send out historical bank statements for the account in April 2025.

In response to this in error HSBC sent the statements to X’s marital home where her husband still resides rather than the address X had provided.

Following this X says she received an SMS from her husband asking if she’d ordered historical bank statements and confirming they’d turned up at the marital home. As X’s husband was concerned a third party may have ordered the statements X confirmed the request had come from her.

X was extremely upset that her husband had received the statements and complained to HSBC. X says she’d already informed HSBC she’d been a victim of financial abuse and as a result of HSBC’s error her husband had insight into what she was doing regarding the family finances prejudicing her efforts to secure a fair financial settlement.

HSBC acknowledged its mistake and confirmed it had updated her address and that there was no evidence that any individual information on X was sent to her husband at the marital home and that it was only statements regarding the joint account. HSBC upheld X’s complaint, apologised for its error and compensated X £250.

X was dissatisfied with this and brought her complaint to this service. X doesn’t believe the compensation offered reflects the impact HSBC’s mistake had on her mental wellbeing and daily life. X believes following HSBC’s mistake her husband is implementing surveillance over her resulting in her hiding in her home for weeks on end out of fear.

Following X bringing her complaint to this service HSBC offered X a further £250 to settle her complaint which X rejected.

One of our investigators looked into X’s concerns and thought as there was no evidence to suggest that HSBC’s error resulted in any direct financial detriment to X or that its actions had undermined the legal divorce process especially considering X’s suspicions were aroused regarding her husband being untruthful about his finances prior to him receiving the statements. They agreed HSBC’s error had caused X some distress but thought the £500 compensation HSBC had offered was fair and in line with what this service would recommend in situations such as this and so didn’t think HSBC needed to do anything more.

X disagreed, she doesn't believe £500 is fair compensation. X says following her husband receiving the statements his behaviour changed causing her immediate concern regarding her safety and her children's and as a result had to change focus from evidencing the financial abuse and coercive control to protective measures. X says this has delayed financial remedy proceedings and resulted in her having to remortgage her home.

X has asked 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.

I hope X won't take it as a discourtesy that I've summarised her complaint in the way that I have. I've no doubt that X is going through a difficult and traumatic time and HSBC's error has only compounded things.

Firstly, to address X's complaint point regarding there being a data breach, as HSBC's error resulted in X's husband having access to information he was already entitled to - bank statements of which he was one of the joint account holders – I can't say that HSBC's error was a data breach though I accept X's husband may not have asked for this information at the time in question.

However, I do appreciate the message X received following her husband receiving the statements was both unexpected and alarming for X and made what is undoubtedly a difficult time even more so.

HSBC have already accepted it made an error which led to X's husband receiving statements he hadn't requested. HSBC have compensated X £250 and offered a further £250 compensation for the distress and inconvenience this caused to X. So what I need to consider is whether this is enough and a fair way to settle X's complaint.

And having considered everything – and I know this will come as a disappointment - I think it is.

I say this as although X's husband may not have requested the statements, as mentioned above he was entitled to the information held within them and information relating to their joint account and could've requested this at any time. Indeed, HSBC have confirmed statements were being sent to both X and her husband's addresses.

And although I accept receiving historical statements might have indicated to X's husband that X was investigating their finances, given they are going through a separation and divorce I don't think it unreasonable when reaching any financial settlement that the parties involved would expect there to be an examination of the finances.

So I don't agree HSBC's error has prejudiced, delayed or undermined the legal process of reaching a fair financial settlement. And as I've seen no evidence that HSBC's error resulted in financial detriment to X, and as it is not possible to say for sure what would or wouldn't have happen if X's husband hadn't been aware that X had requested the statements, I don't think that HSBC is responsible for any financial costs X has suffered or might suffer in the future.

However, having your estranged husband confront you about gathering information on your finances at an already delicate time I imagine would be quite distressing and leave one feeling exposed and could potentially cause further damage to the relationship. So I do

agree X has suffered some distress as a result of HSBC's error and I think that the £500 compensation in total that HSBC have agreed to pay is fair and in-line with what I'd usually recommend.

I appreciate X doesn't think this is enough, but our role isn't to punish or penalise the businesses we cover for their performance or behaviour – that is the role of the regulator. And as I haven't seen any evidence X has suffered financially as a result of HSBC's error and my understanding is that despite the upset caused by HSBC's error X and her husband continue to hold and use the account jointly with no inhibits on it I don't think HSBC needs to do anything more.

My final decision

For the reasons I've explained, I think what HSBC UK Bank Plc have offered to settle X's complaint is fair and I direct that if it hasn't done so already it pay X the further £250 in compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 11 December 2025.

Caroline Davies
Ombudsman