

The complaint

Mr B is unhappy with HSBC Bank UK Plc.

Mr B tried to open an account as a new customer with HSBC. Mr B said he spent hours every day for three days trying to get the account set up completed.

What happened

Mr B said attempts to set up the account on the app kept crashing and refreshing. He said he tried on the website and came across the same problems. Mr B said this got very annoying and frustrating.

Mr B said he went to his local branch but felt it was too much of an inconvenience for the branch staff and said he was told as he wasn't a customer he would need to make an appointment. Mr B then rang HSBC customer care for advice, to express his frustration, and let them know that he's disabled.

Mr B said during these calls a HSBC adviser mentioned paying him a goodwill gesture but he said he didn't want to wait eight weeks by making a formal complaint. Mr B said he made several calls to HSBC and got poor service and was told he had to make a complaint. Mr B said he was promised a call back by a manager within an hour, but this never happened. In the end Mr B made the formal complaint but was told feedback would be given to advisers and there were no errors made by HSBC regarding Mr B trying to set up his account.

HSBC apologised for any difficulties or inconvenience Mr B had when trying to open the account. But it found that there were no system outages during the period he was making his application. It confirmed a basic Bank Account had now been opened for Mr B.

HSBC said it had listened to all the phone calls Mr B made to it. It clarified that no agreement was made to pay compensation to Mr B. It said advisers explained it might be considered once the account was opened. It continued a formal complaint needed to be made so it could investigate Mr B's concerns. It said despite it stating this to Mr B he declined to do that and instead continued to seek compensation through multiple calls without a formal complaint being raised. It said there was no record of Mr B visiting a branch.

HSBC accepted there was a missed call back by a manager and it apologised for this and any frustration caused. It also apologised for any service failings during the phone calls.

Mr B didn't accept this and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said HSBC had acted fairly and reasonably. She noted from the calls made there was no adviser offer to pay compensation to Mr B. She noted HSBC acknowledged the service hadn't been at the standard it would expect and it had apologised. Our investigator didn't think HSBC had to take any further action.

Mr B remained unhappy and asked for his complaint to be passed to an ombudsman for a final 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.

This is an informal service so I'm not going to comment on everything included within this complaint. Instead, I'm going to stick to what I think are the central points that apply. I can confirm all the evidence provided by both sides has been considered.

Mr B said he was emotionally upset and hurt by all of this. He felt he was shut down and treated like a liar. He said nobody asked him if he needed any adjustments as a disabled person. Mr B said he felt judged. But I note that Mr B was raising the account not being open and wanting compensation at this point – nothing more.

Prior to issuing its final response HSBC said in correspondence with Mr B, *"Please rest assured that we've thoroughly examined your case and, whilst no recorded outages were found on our systems during your application period, we sincerely apologise for any inconvenience you may have experienced. In the absence of any known system outages, I'm led to conclude that the issues you experienced were localised and may have been related to your connection."* I've seen no evidence to outweigh this. I don't doubt what Mr B said about the issues he had with the system crashing, but it doesn't appear to have been caused by any actions taken by HSBC.

Regarding compensation HSBC maintained throughout that no agreement to pay compensation had been made. But it was clear that to pay out there needed to be an investigation first to see if anything had gone wrong. I think that's fair.

HSBC said that while it was perfectly happy to set up and deal with a complaint for Mr B, he wasn't looking to do that. It said, *"Despite being provided with this information, you declined to proceed with a formal complaint and continued to seek compensation throughout multiple telephone calls whilst attempting to prevent a formal complaint from being raised. I'm sorry for any misunderstanding that may have arisen in this respect."*

Based on the phone calls I've listened to I accept what HSBC said. Mr B refers to someone offering him compensation in a call. But all the calls I heard were Mr B mentioning this to HSBC and HSBC advisers confirming this will be reviewed as part of any formal complaint he wished to make. I didn't hear on any of the calls a HSBC adviser offering Mr B compensation. In the calls I felt Mr B was clear that he didn't want to wait eight weeks for an investigation he suggested he would prefer to close off the account instead.

I also noted this in the online chat with HSBC. Mr B mentioned he had been offered compensation and said, *"If I don't get this sorted now. I'll happily close my account and bank elsewhere."* In the online chat HSBC remained consistent, it said, *"I was taking a quick look at the notes on your file regarding this case and I see that you wanted a compensation for what caused you this inconvenience in branch, yes we are willing to help you get this compensation but as my colleague mentioned we need to raise a complaint so that this gets investigated further and all sorted for you [Mr B], I understand that is not the decision you wanted but we are trying to get this sorted for you and that is the process to get you what you wanted which is the compensation."* I think this highlighted that HSBC was consistent in its responses to Mr B. So, based on this evidence I think HSBC acted fairly and reasonably.

But I can understand Mr B's frustration. He said he just wanted to open an account. It appears the calls got a little tangled up with the issues around how difficult it had been with the system crashing and then Mr B raising compensation. He did spend time on hold due to the issues raised, there were some problems setting up voice ID. And I think the calls ended up going in different directions due to the issues raised. So, I'm pleased to note HSBC apologised for any failings and that staff have been provided with feedback for improvement in the future.

I did listen to the calls where Mr B requested a call back from a manager and when Mr B called back again as no call back had been made. HSBC acknowledged and apologised for this. It confirmed the team that had dealt with those calls had been given feedback on how it had handled this issue. I think that's reasonable.

In relation to Mr B visiting a branch it said it was unable to locate "*any records of this.*" It said as there were no accounts for Mr B or any records of his personal details it couldn't find anything to help on this point. In view of Mr B's concerns HSBC said, "*Following my detailed investigation, I'm satisfied that no error has been made in relation to the process of applying for a HSBC UK account. I acknowledge; however, that the overall standard of service you received may not have been reflective of the standards we aim to provide and I'm sincerely sorry that your expectations were not met here.*" I've no further details or evidence on this point. So based on this I'm unable to find that HSBC acted unfairly or unreasonably here.

Mr B said he did set up a complaint following the advice he got from HSBC – I noted this in the online chat. And he did it himself online. But he said when he asked about it the next day HSBC told him there was nothing registered. However, it had acknowledged the online complaint. And when Mr B reiterated his points, HSBC did send its final response. So, it appears the complaint may have been delayed very briefly but it didn't cause any further issues, or suggest that HSBC acted unreasonably.

HSBC concluded "*The investigation found no error in the account application process but acknowledged the service standard did not meet expectations. Monetary compensation cannot be considered, but the Basic Bank Account is now open for use.*" And I accept this. There's no doubt the service could have been better, and HSBC has accepted that and taken action.

Mr B did on one of his follow up calls notify HSBC that he had disabilities. The adviser took down the details he provided. Mr B said he wasn't offered any adjustments. But this was at the point when Mr B said he couldn't open an account and that he wanted compensation for that. Mr B wasn't a customer at that stage, an account hadn't been opened, he didn't want to raise a formal complaint.

My final decision

I don't uphold this complaint.

I make no award against HSBC Bank UK Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 19 February 2026.

John Quinlan
Ombudsman