

The complaint

Mr S has complained that HSBC UK Bank PLC (“HSBC”) failed to explain when he would receive a voucher, that was part of a switching incentive scheme.

Mr S is unhappy with how HSBC handled his query and his complaint.

What happened

Mr S contacted HSBC via its webchat service to ask when he’d received a £500 switching incentive voucher. The member of staff asked Mr S if he switched between 28 July 2025 and 28 August 2025. When Mr S confirmed that he did, the member of staff said that Mr S must meet the eligibility criteria as of 31 December 2025. Mr S would then receive an email on or after 2 February 2026 with all the details.

Unhappy with the response, Mr S raised a complaint. HSBC issued its response to the complaint on 24 September 2025 and explained that, due to when Mr S did switch accounts, the member of staff had given Mr S incorrect information. HSBC accepted that the member of staff could’ve independently checked when Mr S had switched accounts and paid Mr S £25 to apologise. It then clarified when the third-party that manages the switching incentive will contact Mr S.

After Mr S referred his complaint to this service, one of our investigators assessed the complaint and they didn’t think that HSBC needed to do anything further.

As Mr S didn’t accept the investigator’s assessment the matter was referred 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.

Having reviewed everything, I don’t uphold this complaint.

Mr S is unhappy with the response he received from HSBC when he asked, via its webchat service, when he’d get his £500 switching voucher.

I note that the member of staff on the webchat asked if Mr S had switched between 28 July 2025 and 28 August 2025 and Mr S confirmed he had. Although in fact Mr S had switched before that date. So it seems that, because Mr S had confirmed the above, he was then given incorrect information. Of course, had the member of staff checked the date that Mr S had switched, that could’ve avoided him being given incorrect information.

However, following Mr S raising a complaint, HSBC responded and explained that if Mr S switched between 28 May 2025 and 15 July 2025, then he would still need to meet the eligibility criteria on 31 October 2025 to qualify. HSBC explained that if Mr S did, then he’d receive an email from HSBC’s partner that manages the incentive, between the 9 and 16 November 2025, to explain how Mr S could redeem his voucher. HSBC also explained that, as it had two different incentive periods, that was why the webchat staff had asked Mr S when he’d switched and then gave incorrect information (about the other switching incentive period).

So although Mr S was initially given incorrect information, I can see that HSBC quickly clarified matters with Mr S in its response to his complaint.

Mr S says that, in its response to his complaint, HSBC didn't properly specify the date he'd get his voucher. However, I can see that HSBC did give him a date range as to when he'd be contacted. And given that the incentive is managed by a third-party, I don't think it's particularly unreasonable that HSBC gave Mr S a date range, rather than a specific date.

Mr S says that he was unhappy with the webchat staff and how long they took to respond. In response to this point, HSBC has explained that its webchat is not a live chat service, so it can't always guarantee an immediate response from a member of staff. This is not particularly unusual for how many businesses operate a webchat service.

Also, although Mr S is unhappy with how HSBC contacted him, I can see that a member of staff did send a text message to inform him that they'll try to call him to discuss his complaint. And as Mr S couldn't take the call when it was made, it was arranged for a call back to be made in 30 minutes. I can see that a member of staff did then try to call Mr S at 6.53pm, but it seems, for some reason the member of staff couldn't reach Mr S. In my view, HSBC took reasonable steps to try and discuss the complaint with Mr S and when they were unable to do that, provided a written response to the complaint promptly.

So overall, things could've gone smoother regarding the information Mr S was given during the webchat, had the member of staff checked the switching date. But I think that HSBC took reasonable steps, in responding to Mr S's complaint, to clarify with Mr S when he'd be contacted by the company that manages the switching incentive scheme. And given that the error was minimal and was rectified reasonably quickly, I don't think any compensation is warranted here.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 6 January 2026.

Thomas White
Ombudsman