

The complaint

Mr H and Miss G are unhappy with the service HSBC UK Bank Plc provided Mr H when he visited one of their branches.

What happened

In May 2025 Mr H went to a HSBC branch to make a payment from his account. The agent asked to see Mr H's photo identification (ID) as a way of verifying him. Mr H explained he didn't have photo ID as his passport had expired, and he didn't hold a driving license. The agent asked Mr H some security questions and was identified with that and his signature. And he was able to set up a payee to make the payment he wanted to.

However, Mr H has said during the conversation, when he explained he didn't have ID. The agent belittled him and lectured him about not having ID. Suggesting he should obtain it if he was capable of doing so. Mr H said the agent also made comments that he could've stolen the card he had used to support his identification. He felt humiliated and discriminated against due to his age.

Mr H made a complaint to HSBC. They apologised that Mr H felt that way and explained it wasn't their intention. And said they had provided feedback to the agent's manager about it. They also noted that a previous complaint had been made about the same issue and explained that branch staff request photo ID in line with their procedures to protect them and their customers from potential fraud. For the upset and inconvenience caused they applied a £50 credit to Mr H's account.

Remaining unhappy, Mr H brought his complaint to this service. Our investigator didn't think HSBC needed to take any further action. She recognised the impact on Mr H but felt that HSBC were reasonably following their process to establish Mr H's identity. And she didn't find he had been treated differently to any other customer. And that the £50 paid was fair and reasonable in the circumstances. As a resolution couldn't be reached it has been passed to me to decide.

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.

Whilst I've considered all the information, I haven't commented on it all. Instead, I've focussed on what I consider to be the crux of the complaint and most relevant to the outcome reached. This isn't meant as a discourtesy but reflects the informal nature of this service.

HSBC have accepted they have caused Mr H upset and inconvenience and paid £50 in recognition of it. So, I need to decide if HSBC have done enough to put things right.

In bringing his complaint Mr H raised concerns of discrimination due to the agents' actions after he said he didn't have photo ID. He felt his age was a factor in the way it was handled,

specifically the tone the agent used and because the younger member of staff was patronising in the way he highlighted the reasons, Mr H should obtain photo ID. I can understand why Mr H feels that way but having looked at all the information provided there isn't anything to suggest that's the case. I also note that Mr H has encountered something similar before, so HSBC asking for ID wasn't necessarily a surprise and from what I understand, I think the agent was trying to be helpful although I understand Mr H's interpretation here.

I understand Mr H's strength of feeling and the impact HSBC's agent had on him. And the concerns he has that HSBC haven't investigated the complaint as thoroughly as they should have. Especially as he wasn't aware of the follow up steps that had been taken with the agent in question. I'm not sure what conversations took place internally with the line manager, but I can see that HSBC did follow up with the agent involved. But this only took place after the complaint was referred to this service. So, it doesn't appear they had thoroughly investigated the incident at the time they issued their final response letter. Which was one of Mr H's concerns. However, they did provide referral rights for him to bring his concerns to this service.

There is a different interpretation of what happened on the day such as how the conversation played out in regard to identification. The agent has said that after Mr H expressed dissatisfaction at being asked for ID, he explained why it was necessary for HSBC to evidence that they have identified a customer. Mr H's version of event differs to this as explained above. But the agent has apologised that Mr H felt patronised by him as that wasn't his intention. I appreciate Mr H feels the £50 compensation was framed as a gesture of goodwill and so therefore not accepting an error. However, I think HSBC have accepted they've caused upset to Mr H.

In situations like this such as when accounts differ, I have to reach a conclusion based on what I think most likely happened. Whilst the account differed the agent has apologised that Mr H felt patronised by him. And from the information I've reviewed I don't think it was intentional. I say that as I found the apology to be sincere and I think HSBC has taken on board the learning from what happened.

I'm aware Mr H is keen to understand HSBC's policy in relation to identification, and he wants them to acknowledge that some customers don't have photo ID. I have seen their process, and they do have one for customers without photo ID. And it would appear this was followed on the day.

I recognise that Mr H was looking to resolve things without the need of escalation to this service. And I am aware he has told us he had correspondence which encouraged further communication. However, generally once a final response has been given, they are saying that is their final say on the matter and referral rights to this service are provided for further escalation.

I don't underestimate Mr H's strength of feeling. I've listened to him explain the impact this has had on him and have heard the calls he made to ensure his complaint was followed up. I think HSBC should have done more at the outset to look into the concerns raised as they would have been able to provide assurances to Mr H that his concerns had been taken seriously. But they accepted upset had been caused and passed on the feedback to the area concerned for follow up whilst paying £50 compensation. I'm pleased that it was followed up with the agent directly and I hope this has provided Mr H with some reassurance that it was and now the learning can be taken from it.

I don't think any monetary value can take away how he feels. But overall, I think that the £50 paid along with the apology from the agent is a fair and reasonable resolution in the circumstances. As I don't believe the agent set out to cause any distress or upset to Mr H.

My final decision

My final decision is that the apology and the £50 HSBC UK Bank Plc have offered and paid is fair and reasonable in the circumstances for the distress and inconvenience it caused. So, I don't require HSBC to take any further action.

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

Karin Hutchinson
Ombudsman