

The complaint

Mr H is unhappy with HSBC UK Bank Plc. Mr H said HSBC won't amend his postal address back to his original home address. He said this was after it agreed to change it to a temporary one in another country when he moved there for a period in 2023.

What happened

Mr H lives abroad. Back in 2023 he moved to another different country and had his address updated for that short period. But he's unhappy as it now won't change the address back and is insisting he has to use telephone banking to update the address after security user validation.

Mr H said this wasn't explained to him when the change to the temporary address was made in 2023. Mr H felt the change back to his permanent address would be simple and done through emails.

Mr H said the problem was causing him anxiety and anguish and he was finding it emotionally draining. He said he was upset by the treatment and poor service he had received.

Mr H disagreed with HSBC's approach asking him to go through telephone banking security verification to update his address.

HSBC apologised. It said to meet its legal and regulatory obligations it has to take certain actions. It said the checks were there to *"ensure our customers accounts are safe and secure."*

HSBC confirmed it was unable to update customer details by email. In its final response it reminded Mr H of the phone number for telephone banking. It said, *"You are able to speak with our Overseas Security Reset Team who will endeavour to verify you, and if this is possible, your address can then be updated."*

In case there were problems for Mr H in identifying himself it said, *"please consider using our Voice ID service instead of a security number. The team can discuss this and other ways they can support you, when you call."*

HSBC confirmed it hadn't made any errors and if Mr H still experienced any issues he could talk to the Specialist Banking Team.

Mr H remained unhappy and brought his complaint to this service. Mr H asks this service to convince HSBC to amend his address immediately.

Our investigator didn't uphold the complaint. She said this service couldn't override HSBC's internal business policies. She noted HSBC said the accounts were dormant as there hadn't been any transactions on the accounts for over six years. Due to the dormancy HSBC's terms required certain verification to be carried out prior to updating the address details. Our investigator didn't feel this was unfair and she said HSBC hadn't made any errors. She

accepted HSBC required the verification to be done before it would update the address. But she did request HSBC not to send any future statements to the address on file as Mr H had said nobody lives there.

Mr H didn't accept this 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.

I can confirm I've reviewed and read all of the evidence produced for this complaint. But I won't comment on everything I will stick to what I see as the main factors and key points.

Mr H told our investigator he now wanted HSBC to reinstate his postal address immediately without him having to call HSBC to verify his identification. He then wants an email to confirm the address has been updated. Mr H said he would then call HSBC after this to complete identification and security verification. After this he would then like HSBC to reactivate his accounts and bank card.

Just to confirm this service is here to review if HSBC has acted fairly and reasonably. It isn't the role of this organisation to convince HSBC to act as Mr H requests. But if I find HSBC hasn't acted fairly and reasonably, I can require it to take action.

Mr H feels that HSBC has been inflexible to his "*special situation*" and it won't adapt or adjust to accommodate his circumstances. He said he wants HSBC to call him rather than the other way round. He said it could charge for the call cost from his account.

Mr H said his English isn't fluent and he could only use telephone banking once a year when his nephew was visiting him.

Mr H said when he has called his telephone banking security number gets cancelled and it takes up to four months for him to get a new one delivered where he lives. He said his current number is cancelled so he can't call HSBC.

HSBC also pointed out to this service the issue with telephone security numbers had already separately been part of a different complaint to this service. It said it therefore wouldn't comment on that point. I accept this and agree I won't make any further comments or findings about the telephone security codes.

Mr H said again when he changed to the temporary address he was given assurances he would be able to change it back with a simple email.

As far as Mr H is concerned HSBC is imposing its normal/standard approach on him and this doesn't work for him.

Looking at emails and correspondence, I note Mr H has been saying similar things to HSBC since 2023. So, I take Mr H's point that he feels HSBC hasn't been flexible. On the other hand, it does appear that its approach has been consistent throughout. HSBC has said all along Mr H needs to contact the telephone banking service.

I've reviewed the correspondence around the temporary change of address but I haven't seen anything that stated during that time the address could be just changed back.

HSBC has maintained throughout it has to take certain actions to meet regulatory requirements. And this includes verification checks. In correspondence this year it made the points about using voice ID and the Overseas Security Reset Team. I think that was reasonable.

But I note in an attempt to get this resolved HSBC did let Mr H know that he could change his address by providing proof of his address and identification details by sending:

“Be a certified true copy.

Be in English or a certified translation into English.

Certification and translation must be by the same person.

Date of certification must be within the last three months.”

HSBC maintain due to dormancy these documents are a requirement to confirm identity and verify Mr H’s address.

On review although I understand Mr H’s position I don’t think HSBC has acted unfairly or unreasonably. I think it has been clear what it needs from him by telephone since he first raised the issue.

As the telephone isn’t something Mr H is keen on or able to do HSBC has, since early this year, been offering him the opportunity to send certified documentation by post to allow his accounts to be reactivated and his address updated. I think that’s fair and reasonable. I don’t think HSBC has changed the message or given any incorrect information to Mr H. I think it has been clear and consistent throughout.

I accept that Mr H doesn’t agree with this and wants HSBC to take other action, but it is acting in line with its processes and procedures. It hasn’t made any mistakes here.

I agree with the point made by Mr H and our investigator. This asked HSBC to make sure statements are not sent to the old temporary address as none of Mr H’s family now live there. I think that’s fair and would ask HSBC to ensure this is the case.

As I don’t think HSBC has made any mistakes or acted unfairly I don’t think it has provided poor service or treatment to Mr H.

My final decision

I don’t uphold this complaint.

I make no award 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 2 January 2026.

John Quinlan
Ombudsman