

### **The complaint**

Mr F complains about the poor service he received from staff of HSBC UK Bank Plc when he visited a branch of theirs.

### **What happened**

In April 2025 after Mr F had issues with telephone banking, it was agreed he would visit an HSBC branch in an effort to resolve the situation. Mr F went to the branch but the staff member with whom Mr F spoke said they needed Mr F to present a form of identification. As Mr F did not have it with him, he returned to the branch the following day.

Mr F was unhappy about his visits to the branch, saying he had been treated unfairly, staff members who dealt with him were rude to him and made derogatory comments, and the staff member who Mr F liaised with on his second visit should not have accessed Mr F's account. Accordingly, Mr F logged a complaint about his experiences with HSBC, making them aware he was expecting £250m in compensation.

HSBC investigated but could not find any examples of errors made or poor conduct. However, HSBC did acknowledge how Mr F felt after he left the branch and told him they sent feedback to the branch in question. Further, they offered Mr F £50 as an apology for any distress and inconvenience caused.

Mr F remained dissatisfied with HSBC and referred his complaint to our service. After investigation, our investigator said they regarded the £50 offered as fair, but there was no evidence presented to support Mr F's claims.

Mr F disagreed with this outcome and requested an ombudsman review his complaint and the compensation figure, as Mr F had told our service that he was now expecting several billion pounds in compensation.

### **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 have looked carefully at the information HSBC have provided us, and listened to the relevant telephone calls to see if it has treated Mr F fairly.

Having done so, I won't be upholding this complaint, and I will explain how I have come to my decision.

It is always regrettable when we hear about everyday branch visits result in a complaint. I sympathise with Mr F for the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

Regarding Mr F's visits to the HSBC branch, there are two different versions of the events that took place. So, I must reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened considering the available evidence and wider circumstances.

I would like to acknowledge HSBC's approach here. In that whilst they could not agree they had made errors in terms of how they treated Mr F; they assured him of feedback being passed to the branch and attempted to compensate. I know Mr F has said that he regards HSBC's apology as an admission of guilt, but it is commonplace to see firms offering a gesture such as this to acknowledge how a customer feels.

In terms of Mr F's initial experience, I consider it reasonable for HSBC to require valid identification for security and to abide by regulation. In terms of how Mr F says he was treated within his branch visits, without the benefit of CCTV and the associated audio - neither of which has been supplied here - I can't say exactly what happened. I would like to point out however that it's unlikely in this case that even if CCTV footage had been viewed, it would materially affect my decision. But that said, from what I have looked over, I'm persuaded that HSBC tried to treat Mr F fairly. And as mentioned, feedback has been passed back to the branch team so they can have awareness of how their demeanour may be interpreted.

Regarding Mr F's concern about a particular staff member accessing his account, I find it a reasonable expectation that any registered staff member in a branch should try to help a customer and as part of that, would need to access that customer's records.

In terms of compensation, looking through the lenses of reasonability and fairness, and the guidelines of this service, I regard Mr F's demands as disproportionate in view of the details of the complaint. Accordingly, I agree with the investigator that the £50 offered by HSBC is commensurate with this matter.

While Mr F will be disappointed with my decision, I won't be asking anymore of HSBC here.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 2 February 2026.

Chris Blamires  
**Ombudsman**