

## **The complaint**

Mr N complained about HSBC UK Bank Plc trading as first direct, after he could not meet its verification requirements. He later switched to another bank but was dissatisfied when the amount transferred was less than expected.

Mr N raised several concerns, mainly saying:

- he believes first direct's voice recognition system struggles with regional accents, which he considers discriminatory.
- He says he never consented to the recording of his voice or the use of biometric security measures.

## **What happened**

When Mr N complained, first direct said that it couldn't deal with his complaint because it wasn't able to verify him.

Our investigator felt that this was a complaint we could consider – but didn't recommend upholding the complaint.

Mr N disagreed and summarised his main issues, saying that:

- first direct refused to allow him to bypass its voice recognition system, despite his concerns about discrimination and alleged unlawful recording.
- He believes the technology is discriminatory and that reasonable adjustments were not made for him.
- Alternative verification methods were available but wrongly denied to him.

The complaint came 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.

I've carried out an independent review and having done so, I've reached the same conclusion as our investigator.

## Jurisdiction

The Financial Ombudsman Service can only consider complaints from "eligible complainants" under the Financial Conduct Authority's DISP rules. Mr N meets the definition of a consumer and was a first direct customer, so his complaint arises out of a relevant relationship under these rules which means we can consider it.

## Key Issues

The crux of Mr N's complaint is that he could not pass first direct's Voice ID verification and was not offered an alternative solution.

Banks, including first direct, must take steps to keep accounts secure and prevent fraud. Voice ID is part of first direct's fraud prevention process and there's information about this on its website. [https://www.firstdirect.com/ways-to-bank/telephone-banking/?utm\\_source=chatbot.com#voice-id-security](https://www.firstdirect.com/ways-to-bank/telephone-banking/?utm_source=chatbot.com#voice-id-security)

Mr N said first direct knew its Voice ID system did not work well with regional accents. I haven't seen any evidence to support this. Instead, first direct has explained to us how and why it implements such methods. I can't share confidential information with Mr N, but I can say that the technology analyses multiple voice characteristics to verify identity. Regional accents should not prevent successful verification. Indeed, based on first direct's plausible and credible explanation, I'd expect that customers' accents are one factor that is analysed by this technology.

Voice ID is designed to make banking simpler and more secure because it cannot be guessed or imitated like a password or PIN. For these reasons, I do not consider first direct's reliance on Voice ID to be unfair or unreasonable. It's also worth mentioning that the instance of Mr N failing voice ID verification appears to have been an isolated incident and looks like it might've also been linked to the audio quality of the call, as the reception was poor. So, I'm not persuaded that Mr N's accent was the reason for the problems he faced here. In any event, when the person Mr N spoke to attempted to resolve the issue by asking him some questions, Mr N had concerns about the validity of those questions and didn't answer them – but had he done so, the person he spoke to could have tried to help him resolve the issues he was facing.

## Equality Act Concerns

Mr N believes first direct failed to make reasonable adjustments under the Equality Act 2010. Only a court can decide if the law has been broken. While we take relevant law into account, we decide complaints based on fairness and reasonableness. I note that when Mr N failed Voice ID, the call handler offered to transfer him to someone else for verification. Mr N ended the call before that could happen and then switched banks. In the circumstances I find that first direct was willing to try and make adjustments to support Mr N when he failed its voice ID verification.

## Account Switch

Mr N said first direct acted inconsistently by allowing his account switch despite security concerns. I do not agree. The new bank was responsible for verifying Mr N's identity and processing the switch. If Mr N believes money went missing during the switch, he should raise this with his new bank. I would expect first direct to cooperate with any enquiries.

I'm sorry that Mr N found this such a frustrating experience. But for the reasons I have set out above, I'm not upholding his complaint because I haven't found that first direct treated him in a way that was unfair or unreasonable. It follows that I can't award any compensation.

## **My final decision**

For the reasons I have set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or

reject my decision before 10 February 2026.

Susan Webb  
**Ombudsman**