

## **The complaint**

Miss T complains about the service she's received from HSBC UK Bank Plc (HSBC).

## **What happened**

Miss T holds a bank account with HSBC. Using HSBC's online chat function, Miss T requested a bank statement be sent to her as she needed it for a job application.

HSBC ordered the statement and said it would be received within five working days. They also outlined other options available to obtain a statement more quickly, but Miss T said those options weren't suitable.

Miss T contacted HSBC, via the webchat function, a number of times over the following days to ask when she would receive the statement. HSBC confirmed it had been sent on the day requested and should be received within five working days.

Ultimately Miss T complained to HSBC about not receiving the statement within five working days and the impact she said this had on her and her job application as a result. Miss T also complained that HSBC hadn't handled her complaint correctly, and about their communication, and what she said were HSBC's failings. Miss T asked for compensation.

HSBC didn't uphold the complaints. They said they'd sent the statement as requested and weren't responsible for any postal delays. They also said they'd provided alternative options that Miss T could have used to ensure she received the statement on time. And they said they were satisfied with their handling of matters.

Miss T remained unhappy and approached the Financial Ombudsman Service.

One of our investigators looked into things but he didn't uphold the complaint. He said HSBC had sent the statement as requested and it not arriving on time was outside their control. He recognised HSBC had incorrectly said at one point that the statement had been sent to branch, but he said this hadn't impacted things as the statement had already been sent to Miss T's home address as requested. The investigator said that although there was a delay in HSBC logging Miss T's complaint, this didn't cause delays overall. So, the investigator didn't recommend HSBC do anything further.

Miss T didn't agree and asked for a final decision from an ombudsman.

## **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 done so, whilst I appreciate it'll come as a disappointment to Miss T, I've reached the same overall outcome as our investigator.

Firstly, I should explain that I don't intend on commenting on every point or argument Miss T has made, or every webchat Miss T had with HSBC individually - although I have briefly summarised some of those above. Instead, I'll focus on what I think is key in reaching a final decision which is fair and reasonable in all the circumstance of the case. I don't mean this as a discourtesy, instead it reflects the informal nature of this service and my role in it. But I'd like to assure both parties that I've considered all the information, arguments, and points provided when reaching my final decision.

Miss T asked for a bank statement to be sent to her as she needed it for a job application, which was time sensitive. HSBC ordered the statement as requested by Miss T at that time. HSBC recognised Miss T said it was needed urgently and said it would be received within five working days. They also gave Mrs T alternative options, which would ensure she received it ahead of when she needed it. This included downloading the statement and printing it herself or visiting a branch to obtain a copy. Miss T said neither of these options were suitable for her.

Miss T contacted HSBC several times over the following days (before the five working days had expired) as she hadn't received the statement and asked when she would. HSBC confirmed it had been sent on the day it was requested and reconfirmed normally it would be received within five working days – which hadn't yet expired. HSBC also reconfirmed the other options available, although they remained unsuitable for Miss T.

The statement wasn't received on time, and this meant Miss T was unable to complete the job application task on the date she needed to. She's explained the impact of this, and how she holds HSBC responsible. Miss T also said to this service:

*"I demand full accountability and appropriate compensation for the losses and distress caused by their mishandling of this matter."*

Whilst I recognise Miss T's strength of feelings about HSBC and what happened, I'm afraid I don't agree that they've mishandled her statement request. HSBC sent the statement when it was requested by Miss T. Once that happened, it was outside HSBC's control, and I can't reasonably say they are responsible for delays in the delivery of post they've sent as they have no influence or control over it or its delivery. If HSBC had delayed in sending it, then that might be different, but they sent the statement when Miss T requested it.

In addition, HSBC recognised that Miss T's request was urgent, so they suggested alternatives. I recognise visiting a branch, and/or downloading and printing the statement were options Miss T said weren't suitable for her, but they made Miss T aware of postal timescales, and suggested other options to mitigate potential issues as I would've expected them to. So, I don't think they mishandled things as Miss T says or made any mistakes.

Whilst I recognise what Miss T has said about the impact not receiving the statement had, as HSBC fulfilled Miss T's request to post a statement, and beyond that it was outside their control, I can't hold them responsible for it not being received on time or any impact that resulted from Miss T not being able to complete the job application task. So, I won't be directing HSBC to pay compensation as Miss T has asked for.

From the webchats I can see that at one point HSBC gave incorrect information to Miss T. On one of the chats, an agent said the statement had been ordered to branch. I can see that this would be concerning for Miss T as she needed it sent to her home address. This was incorrect advice, but the statement had already been posted to Miss T's home, so this didn't cause delays. And HSBC confirmed the following day in their final response that the statement had been posted to Miss T as she had requested, along with being told that in several of the chat conversations before too.

Miss T is also unhappy with HSBC's handling of her complaint. Having looked at the webchats, I can see that Miss T raised a complaint and didn't then respond to the agent, so the chat went idle and was closed. The agent didn't log the complaint at that point (although they did re-request for the statement to be sent again), but the complaint was then logged the following day. Whilst there was an error here and short delay in logging the complaint, there was no material impact as a result of that. I say this because it was logged the following day, and the final response was sent the day after.

In line with the Financial Conduct Authority complaint handling rules, HSBC had eight weeks to issue a final response to the complaint after receiving it. So, here, although it was logged a day later, the final response was actually issued the following day, so within two days of the eight weeks HSBC had to issue their response. Therefore, I don't think this caused any delays. HSBC also responded promptly to Miss T's further email requests for compensation after the initial final response had been sent, reiterating why they wouldn't be paying compensation. And in communication with Miss T, I think HSBC acted politely, professionally and answered Miss T's points reasonably. So, I don't think HSBC handled things poorly as alleged.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 15 December 2025.

Callum Milne  
**Ombudsman**