

The complaint

Miss B complains HSBC UK Bank PLC (“HSBC”) refuses to refund her for an unauthorised transaction on her account.

What happened

The facts of this case are well-known to both parties, so I won’t repeat them in detail here.

In short, Miss B says she noticed an unauthorised transaction on her account when she saw her account was overdrawn. She says she was expecting an incoming benefits payment, so she was surprised to see the account was overdrawn. Miss B says she believes her twin sister is responsible for making the cash withdrawal of £749.80 on 26 September 2025. She is unhappy that a cash withdrawal was made in branch using only her signature, which she says can easily be copied. Miss B says HSBC should refund her the disputed amount.

HSBC considered Miss B’s complaint and decided not to uphold it. It felt that Miss B had been inconsistent and dishonest with her account of what happened. And so, ultimately it decided not to refund the disputed amount and close her account immediately.

Our investigator also considered this complaint alongside everything that was provided. She felt that it was unlikely anyone other than Miss B had knowledge of the account balance, and she also found inconsistencies in Miss B’s version of events. So, she felt it was more likely than not the transaction was authorised. Miss B wasn’t happy with this outcome, so the complaint has been passed to me 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’d like to reassure both parties that although I’ve only given an overview of what happened, I’ve read and considered everything we’ve been provided in its entirety.

Where there’s a dispute about what happened, and the evidence or testimony is incomplete or contradictory, I must make my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available evidence.

Generally, consumers are liable for payment transactions they have authorised. And HSBC would be liable for any unauthorised transactions on the account. The investigator came to the conclusion that it’s likely the transaction was authorised, and I think this outcome is reasonable. And this is why:

- I’ve seen instances of Miss B’s evidence being inconsistent and unclear and therefore I have not been able to rely on what she has said. For example, she told HSBC that she had seen her twin sister eight years ago. But she told us she had never met her sister. She also told HSBC that she was in possession of her debit card on 19 September 2025, but she told our Service that her card had been stolen

with her bag a week before 26 September 2025 (which would be 19 September 2025).

- There is no evidence to support what Miss B has said. We asked her for evidence she had a twin sister, and evidence that she had reported her debit card as stolen to action fraud. No such evidence has been provided. We asked for evidence that she was admitted to hospital, the letter received was undated and when we highlighted this to Miss B she produced a dated version without delay. The evidence of the injuries sustained in the robbery is undated, and the WhatsApp message history provided is also undated. So, I've not been able to rely on any of this evidence Miss B provided in support of her complaint.
- We asked Miss B how someone else could've known money was deposited into the account on the same day it was withdrawn. Miss B says she thinks her sister called the HSBC branch to find out the balance. However, I've listened to the call on 26 September 2025, and the caller was aware of previous fraud disputes raised on Miss B's account. The caller was also voice verified on the call. So, I think it's likely this was Miss B on the call. So, there is still no explanation on how someone else could've known money was credited into the account the same day as the transaction Miss B disputes.
- Miss B says she was unable to cancel her card online following the assault and robbery. She says she called the bank but was told she would have to go to branch to cancel the card with her ID. I've listened to all the calls Miss B had with HSBC and there is no evidence Miss B told it her card had been stolen. There is also no evidence there was anything wrong with her online banking account.

Overall, I am not persuaded by what Miss B says happened regarding the disputed transaction. So, I've not upheld this complaint. I also do not have the power to tell HSBC to change its processes for branch withdrawals.

My final decision

I am not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 20 January 2026.

Sienna Mahboobani
Ombudsman