

The complaint

Ms J complains she couldn't access her HSBC UK Bank Plc mobile banking app for a period of time on 27 August 2025. She also complains about the service she received from HSBC when she contacted it about this issue.

What happened

Ms J explained she couldn't use her HSBC banking app until after 4pm on 27 August. She explained this delay meant she couldn't conduct essential banking activities including paying bills and loans.

Ms J also complained about the service she received when she contacted HSBC. She said she couldn't get through to an agent for over five hours. She also complained about a conversation she had with an agent at HSBC, explaining they were rude and dismissive.

HSBC wrote Ms J a final response. It explained its mobile banking app didn't work for about four hours on 27 August. It said this was a technical issue which HSBC didn't plan so couldn't tell customers in advance.

It apologised for the inconvenience this caused and asked Ms J to provide any evidence of financial loss. HSBC said despite this, Ms J hadn't given it information about any financial impact.

HSBC recognised it hadn't logged Ms J's complaint properly when she initially contacted it to complain. HSBC paid Ms J £50 for this error, which Ms J accepted. HSBC said it didn't think the adviser Ms J spoke with had been rude to her.

Our investigator didn't think HSBC needed to take any further action.

They explained the outage didn't last long and there were other banking options available during the issues. They recognised HSBC communicated with Ms J later on the 27 August and didn't think the evidence showed Ms J had incurred any additional costs because of the outage. They thought Ms J had been able to make the transactions she needed to later on that day.

They also thought the £50 compensation already paid for not logging Ms J's complaint when it should have, was fair and reasonable

Ms J responded stating she remained dissatisfied with how HSBC had handled her complaint and repeated the adviser she had spoken with had been rude to her.

As Ms J rejected our investigator's recommendation, her complaint has been passed to me to make 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 appreciate how strongly Ms J feels about her complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case.

HSBC has confirmed its banking app didn't work for a period of approximately four hours on 27 August, from late morning until mid-afternoon. I can see Ms J was unhappy with this and thinks HSBC should compensate her for the outage.

I have examined Ms J's statement for the 27 August, and I can see she made several transactions on that day and was able to use her debit card during the period in question.

This outage was a one-off incident causing a short delay in Ms J being able to access her account through the banking app. Although I have no reason to doubt Ms J was distressed, I am satisfied this outage was only for a short period of time. I am mindful the evidence shows Ms J was thankfully able to access her account fully and make the transactions she needed to later that same day.

Our service recognises banking won't always be '*hassle free*'. So, whilst I have no doubt Ms J found the outage distressing, I am not persuaded the impact on her, bearing in mind the timeframes involved, was so severe as to merit anything more than an apology in these specific circumstances. This is in line with what our service expects in these circumstances, details of which can be found on our website.

I have listened to the call recording Ms J has complained about on 4 September. During the call Ms J explained the issues she had had on 27 August, she also explained she couldn't contact HSBC customer services for over five hours on 27 August and had also spent an hour on the HSBC online chat since the outage.

HSBC explained it updated its website to tell customers about the problem and fixed the issue in approximately four hours. It recognised call waiting times for telephone banking were longer due to the issues with online banking at the time.

HSBC accepted it hadn't logged the complaint Ms J had raised about the outage properly on 27 August. HSBC apologised that Ms J had to repeat her complaint issues for a second time and offered £50 for this issue, which Ms J accepted.

I accept this issue was avoidable and due to an error by HSBC when it failed to log the complaint the first time. This meant Ms J's complaint response was arguably delayed and she had to repeat the issues, which I can understand would have been disappointing, inconvenient and frustrating.

However, I think the compensation already paid by HSBC is fair and reasonable in the circumstances and I note Ms J accepted this compensation offer during the call with HSBC.

HSBC maintained it wouldn't issue compensation for the outage itself, but said if Ms J submitted evidence of financial loss it may consider this further. I understand Ms J hasn't submitted any such evidence and I haven't seen anything on Ms J's statement which would suggest to me there was an obvious financial loss because of this four-hour period.

Having listened to the call Ms J complained about, I am not persuaded the call handler was rude or otherwise dismissive of Ms J. The conversation was handled reasonably by the call handler and Ms J was provided with an explanation of why the outage occurred and answers to her questions. She didn't raise any objections or complain about how she had been spoken to at the time, and the call ended on apparent good terms. I therefore don't uphold this part of her complaint.

By apologising and paying £50 compensation, I am satisfied HSBC has acted in line with what our service would expect in the circumstances. I therefore do not uphold this complaint.

I appreciate this will be disappointing for Ms J but I trust I have explained in sufficient details why I don't think HSBC needs to take any further action.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 27 February 2026.

Gareth Jones
Ombudsman