

## **The complaint**

Mr C is unhappy that HSBC UK Bank Plc closed his account and only provided him three months' notice of their intention to do so.

## **What happened**

Mr C held an account with HSBC. The terms and conditions of the account included that HSBC could close the account at any time so long as they provided Mr C with two months' notice in advance.

On 16 June 2025, HSBC sent notice to Mr C that they would be closing his account in two months' time, on 17 September, because they had decided to stop offering that type of account having decided to simplify their range. HSBC also sent a further notice to Mr C on 28 July, confirming that Mr C's account would be closed on 17 September.

Mr C spoke with HSBC about the account closure and was unhappy he hadn't been given more notice. Mr C also discussed alternative HSBC products with HSBC but didn't feel that any of the alternatives were suitable. Dissatisfied with the account closure and the service and support he'd received from HSBC surrounding the matter, Mr C raised a complaint.

HSBC responded to Mr C's complaint but didn't feel that they'd done anything wrong. Mr C wasn't satisfied with HSBC's response, so referred his complaint to this service. One of our investigators looked at this complaint but didn't feel HSBC had acted unfairly towards Mr C as Mr C felt was the case. Mr C didn't agree, so the matter was escalated to an ombudsman 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.

HSBC's terms and conditions include that HSBC can close the type of account in question at any time, so long as they provide at least two months' notice to account holders of their intention to do so.

In this instance, by sending notice to Mr C on 16 June that they intended to close his account on 17 September, HSBC provided three months' notice to Mr C. As such, I'm satisfied that HSBC have provided more notice to Mr C than mandated by their terms and conditions.

Mr C doesn't argue that HSBC haven't acted in accordance with their terms and conditions but argues that the terms and conditions aren't fair as they don't allow for a reasonable amount of advance notice.

I'm not persuaded by Mr C's argument. Instead, I feel that it's implicit that Mr C as the account holder accepted the terms and conditions. Indeed, Mr C would have needed to agree to the terms and conditions when he first opened that account and would have had the

opportunity to close his HSBC account and find an alternative account every time the HSBC updated their account terms.

Furthermore, the point of the advance notice is to give Mr C the opportunity to find the most suitable alternative account. While Mr C may disagree, I'm satisfied that three months is a fair and reasonable amount of time for Mr C to be able to do so.

If Mr C hasn't been able to find an alternative account that he feels is comparable to the HSBC account that is closing, then that is unfortunate. But I don't feel that it's unfair. HSBC have a right to choose what products they offer and discontinue account types on that basis. It may be the case that there is no longer any alternative account available from any provider that Mr C feels is comparable. But as explained, I don't feel that means that HSBC have acted unfairly towards Mr C. It's just unfortunate for Mr C.

Ultimately, if Mr C has developed a financial reliance on the account that HSBC are closing that can't be met by any of the alternative products available on the market, that isn't HSBC's fault. And I feel that the onus rested with Mr C to have been conscious of the fact that the account in question could be closed by HSBC at any time with the provision of two months' notice, as per the terms and conditions of the account which Mr C accepted as an account holder.

I also don't feel that HSBC have any obligation to offer Mr C an alternative to his closing account that doesn't form part of their offered product range. If Mr C isn't happy with the alternative products available from HSBC, the notice period he was given enabled him to consider either alternative products from other providers or assess what changes to his overall financial strategy the closure of his HSBC account might unfortunately necessitate.

All of which means that I won't be upholding this complaint or instructing HSBC to take any form of action. I hope Mr C will understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

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 C to accept or reject my decision before 12 March 2026.

Paul Cooper  
**Ombudsman**