

The complaint

Mr S complains about the information and service HSBC UK Bank Plc provided when he asked for information about a payment.

What happened

In October 2025, Mr S missed a call from HSBC and tried calling it back to find out what the call was about. When he spoke to HSBC, it told him that the missed call was from the complaints team and that he had been paid £100 that day. Mr S hadn't received any such payment though and so phone HSBC back to make a complaint about this. The following day, he called again only to find that HSBC hadn't logged his complaint.

When HSBC correctly recorded his complaint, it responded to him to acknowledge that he was incorrectly told that he'd been credited £100 and that the member of staff he spoke with to make his complaint hadn't recorded this correctly. HSBC paid him £50 for this, but Mr S didn't feel that fairly reflected the impact of HSBC's service on him.

Mr S brought his complaint to this service where one of our investigators looked into it for him. They found that the £50 was a fair and reasonable amount to compensate Mr S for the impact this situation had on him. Mr S disagreed, saying that there were multiple calls and issues that he faced, including being told that he had received the £100 at a time when he was in his overdraft due to financial issues. He restated that an agent refused to log a complaint until Mr S started to record the call he was having and that HSBC didn't raise the complaint when it said it would. The complaint was passed to an ombudsman 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.

It may help to start this decision by saying that I acknowledge and agree with Mr S's assessment and record of everything that has gone wrong here. It was incorrect of HSBC to tell him that he had received a payment of £100 and having listened to the call he then subsequently had to raise his complaint, I agree the service could have been much better. He did have to unnecessarily prompt HSBC to raise a complaint when it should have accepted his wish to do so much sooner. So it must have then been doubly frustrating to find that his complaint hadn't been recorded when he chased it up.

So what's left for me to decide is what's fair and reasonable to resolve this situation. HSBC has paid Mr S £50 and while I accept all that Mr S has said here, I also think that's fair. I say this because while it will have no doubt been confusing to find that he hadn't received £100 as he was told – it doesn't look like that had an impact on Mr S beyond the confusion caused and the expectations HSBC raised that he might have received this. I recognise this happened at a time when Mr S's finances were tight and he was using his overdraft, but equally, he seems to have very quickly realised that he'd been told this in error.

Mr S shouldn't have had to push and insist on HSBC to raise a complaint – a frustration that

will have no doubt only been compounded the following day when he found that despite being told this had been recorded, it hadn't. I can imagine how disappointing and frustrating that will have been.

So I agree with Mr S that there have been multiple issues here, but I also think the overall impact here has been relatively small and confined to a very brief period of time. In these circumstances and in the context of the amount Mr S was wrongly told he had received – I think £50 is fair for what amounts to short period of distress and inconvenience.

My final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 16 January 2026.

James Staples
Ombudsman