

The complaint

Mr H has complained that HSBC UK Bank Plc (“HSBC”) removed a payee from his saved list of payees. Mr H is also unhappy that when he contacted HSBC, the staff member he was initially in contact with didn’t provide him with the account details for the payee.

What happened

Whilst overseas, Mr H checked his saved payee list and saw that he still had the bank details stored for a retailer that he wanted to make a purchase with. Mr H then placed an order with the retailer, but when he went to transfer money to the retailer, the retailer’s bank details were no longer stored in his list of saved payees.

Mr H contacted HSBC via webchat, and was eventually provided with the account details for the retailer.

Unhappy with how matters had been handled, Mr H complained to HSBC. HSBC issued its response to the complaint on 22 July 2025 and upheld it.

HSBC explained that payee bank details are deleted if no payment is made to the payee within 13 months, and HSBC confirmed that was the case with the retailer in question. HSBC did acknowledge however, that the initial member of staff that Mr H spoke to over webchat could’ve supported Mr H by providing the bank details of the retailer in question, as a subsequent member of staff did. HSBC paid Mr H £50 compensation.

After Mr H referred his complaint to this service, HSBC said it was willing to offer a further £100, bringing the total amount of compensation to £150. One of our investigators assessed the complaint and they concluded that was fair.

As Mr H didn’t accept the investigator’s conclusions, the matter was referred for an ombudsman’s 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.

Having reviewed this complaint, I uphold this complaint for broadly the same reasons that the investigator gave.

It’s not in dispute that HSBC could’ve provided Mr H with a better level of service. The removal of the retailer’s bank details was done so in line with HSBC’s policy on how long payee’s details are retained in customer’s accounts. But equally, HSBC could’ve provided Mr H with the bank details of the retailer sooner than it did. Had it done this, this would’ve then avoided Mr H having to ask someone in the UK to pay the retailer on his behalf.

I can see that this issue was frustrating and inconvenient for Mr H. And I appreciate that the impact of this matter was exacerbated by Mr H being overseas at the time, which no doubt made it more difficult for Mr H to obtain the retailer’s bank details. I have also taken on board what Mr H has said about his health conditions, and also what he has said about his dissatisfaction with HSBC’s handling of matters.

I recognise that Mr H would like more compensation, especially given the difficulties he had in raising his complaint with HSBC. But when weighing things up, I have to take into account that there is an element of inconvenience that we all experience in our day-to-day lives that doesn't warrant compensation. HSBC did mitigate matters by providing Mr H with the retailer's account details within a couple of days after he first mentioned that they had been removed from his account. I appreciate by then, Mr H had already arranged for someone else to make the payment for him. But I can't say that HSBC should pay additional compensation because someone else was inconvenienced by this matter, as they are not an eligible complainant here.

So, taking everything into account, I think HSBC's offer to pay Mr H a further £100, so as to bring the total amount of compensation to £150, is a fair and reasonable award in the circumstances.

Putting matters right

To put things right, I require HSBC UK Bank Plc to pay Mr H £100 for the distress and inconvenience caused to him by this matter.

My final decision

Because of the reasons given above, I uphold this complaint and require HSBC UK Bank Plc to do what I have outline above, to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 March 2026.

Thomas White
Ombudsman