

### **The complaint**

Mr T – a director of N, a limited company – complains on its behalf about how HSBC UK Bank Plc went about making checks into a payment it wanted to make.

### **What happened**

In August 2025, HSBC flagged a payment that N needed to make. Mr T was cut off during an initial call about this with and then had to wait for 40 minutes before he could speak to someone about this. When he did speak to someone, he found the process to be disproportionate and unnecessary – having to constantly repeat information. HSBC wouldn't then accept that the payment was genuine and Mr T feels that it didn't take into account that N is a businesses customer that needed the payment expedited. The call was then disconnected and Mt T feels that HSBC said it recorded a note about calling him back when in fact it didn't make any attempts.

Mr T complained to HSBC on N's behalf and it responded to say that while it had acted correctly in flagging the payment and asking the questions it did, it acknowledged that Mr T had to wait for 40 minutes to speak to someone. For this it offered £100. Mr T didn't accept this as he said it didn't reflect the actual impact of HSBC's failings. HSBC issued another response to the complaint but maintained that the compensation was the maximum it could offer.

Mr T brought N's complaint to this service, where one of our investigators looked into it. They didn't find that HSBC had acted unfairly or made any errors and so didn't think it needed to do any more. Mr T disagreed and provided further information to clarify and support his complaint, but that didn't change the investigator's mind, so the complaint was referred 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'll help to start by saying here that the complainant in this case is N – a limited company, distinct from those who can represent it. A limited company can't be distressed, upset or frustrated in the same way an individual can and so my decision here must focus on the impact of this situation on N as a company, rather than any distress or inconvenience incurred by Mr T in his own right in dealing with this situation.

Mr T thinks that HSBC's implementation of its policy to perform checks on transactions was disproportionate here. I see his point, given that he had provided several methods of verification ahead of the further questions it then asked. But HSBC has various obligations under rules, regulations and law. I'm satisfied that when it placed this payment on hold and required further information from Mr T on N's behalf that it was acting proportionately and in line with these obligations when doing so.

So I don't think the problem here was in the fact that HSBC performed these checks in the

level of detail it did – I find it was reasonable to. Instead the issue as Mr T has understandably focused on is how HSBC went about this and the service it provided in respect of these further checks. Both sides accept that Mr T had to wait too long to speak to a member of staff at HSBC and it has offered £100 for that which is a helpful gesture.

Mr T has then raised several further issues around the service HSBC provided here – including the fact that HSBC didn't return a promised call and added an inaccurate call note that was later relied on. Having seen the evidence from HSBC on these points – it does persuade me that HSBC attempted to make a call to Mr T and that the record of the attempted call was accurate from its perspective.

But even if I were to accept that HSBC hadn't made such a call or had erroneously recorded the details of this – that wouldn't change my view of what's fair to resolve this complaint. I say this because as previously mentioned, my focus here has to be on the impact of this situation on N as the complainant. With that in mind, the whole situation here looks to have only lasted around an hour or two at the most. That is a very limited time period and while I accept Mr T's point that small businesses such as N rely on immediate liquidity and supplier confidence, I haven't seen any evidence to support that N was impacted by this situation beyond the payment being delayed by an hour or two. I accept it should have taken much less time to resolve and that this will have been frustrating for Mr T to deal with – but I can't compensate him for any impact this had on him individually. Ultimately I can't see that this had an impact on N that would warrant me recommending that HSBC take any action here.

It follows that I won't be upholding this complaint. Mr T is free to contact HSBC if he'd now like to accept the £100 it's offered, but I won't be telling it that it need do any more.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T on behalf of N to accept or reject my decision before 16 January 2026.

James Staples  
**Ombudsman**