

The complaint

M, a company, complains about the service received from HSBC UK Bank Plc in relation to several disputed payments.

Mr W, who is a director of M, brings the complaint on M's behalf.

What happened

In summary, Mr W complained that:

- He raised a dispute about several debit card transactions totalling £300.00, but M was only refunded £150 at the time.
- He had to chase HSBC to find and refund the remaining amount, taking up a lot of time.
- When he did, a call handler was dismissive, asking why it took him so long to raise it.
- He didn't receive expected callbacks, and he found HSBC didn't have the right contact number for him.
- The complaint handler didn't resolve the matter, and the complaint wasn't thoroughly addressed.

In response, HSBC apologised and confirmed it had now refunded the outstanding amount. It added that it tried to contact Mr W about the matter before, but recognised the number wasn't correct. It offered £50 compensation to reflect what happened. Further to our investigator's involvement, it also agreed to pay interest to compensate M for the time it had been without the money.

As Mr W disagreed with this outcome, the matter was passed to me to reach 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.

Having done so, I've reached the same conclusion as our investigator for these reasons:

- While M was refunded for the disputed payments, I appreciate why Mr W remained unhappy. The call records support that he chased HSBC once back in 2024 and again in 2025 to resolve this matter – and when that happened, it took time to locate the transactions and he was transferred to several departments. This meant the matter took longer than I'd expect to sort out. And while HSBC did try to contact him about the matter during this time, it didn't use the right number.
- I can also understand how HSBC's agent's question about why it took him so long to report the matter appeared dismissive. Although I do think the particular agent was simply confused and believed he'd only just reported the matter.
- It follows that I do recognise Mr W's unhappiness and disappointment here. But I've

got to balance these points with how I consider that HSBC's agents were generally apologetic, and it ultimately sorted the matter out the second time Mr W chased. Between those times, the matter didn't seem to particularly affect M, given that Mr W said he'd forgotten about it.

- I've also noted that the amount at stake here was £150 – so it's unlikely to have had a significant impact on M. I recognise, however, this monetary value is distinct from M's time dealing with the matter. On this note, I understand Mr W wants to be compensated at his hourly rate. But it's difficult to evidence that M lost particular earnings because of this, and I'm mindful that administrative matters are part and parcel of a business.
- I've also got to consider that the eligible complainant here isn't Mr W. Instead, it's a limited company and, therefore, a distinct legal entity that can't reasonably be said to suffer disappointment, distress or frustration.
- Finally, I recognise Mr W was unhappy with HSBC's proposed resolution. But I wouldn't expect a firm to pay compensation for a complaint not being resolved how someone wanted. Particularly when there's the option to bring the matter to our service
- Taking this all into account, I consider that HSBC's apology and £50 offer of compensation is fair in the circumstances. It should also, as the investigator recommended, pay M 8% simple interest per year from the dates of the disputed transactions to the dates they were refunded – this is to compensate M for the time it was out of pocket.

My final decision

For the reasons I've explained, I think the way HSBC UK Bank Plc has agreed to put things right is fair. If it hasn't already, it must pay M:

- £50 compensation
- 8% simple interest per year from the dates of the disputed transactions to the dates they were refunded (less any tax lawfully deductible)

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

Emma Szkolar
Ombudsman