

## **The complaint**

Mr E complains HSBC UK Bank Plc's online system outage caused him a financial loss as he was unable to make an online payment. Mr E says HSBC's handling of this matter has caused severe impact to his health and HSBC have breached various laws and regulations when dealing with him, including the Equality Act 2010.

## **What happened**

Mr E called HSBC twice on 6 October 2025 as he was unable to make an online payment. Mr E says on the first call the adviser said they couldn't hear him and later hung up on him.

The adviser Mr E spoke to on the second call apologised for any inconvenience and explained there was a worldwide system outage which was stopping online payments. The adviser explained once the systems were back up, Mr E should be able to make his payment.

Mr E later raised a formal complaint via email saying he was prevented from making a time sensitive investment payment which meant he had incurred a financial loss. He was also unhappy HSBC hadn't made efforts to communicate the outage had been resolved and that an adviser had hung up on him. Mr E explained the impact of HSBC's actions had caused a deterioration of his chronic health issues. Mr E considers HSBC had breached the Consumer Rights Act 2015 as well as various Financial Conduct Authority (FCA) regulations.

HSBC looked into the complaint and agreed there had been a worldwide system outage and apologised that Mr E had been affected. HSBC noted Mr E had care needs registered on their systems but outlined that Mr E could still have used their telephone banking services or online chat for any account enquiries. HSBC explained their general resolution to complaints around this issue was to provide reassurances, apologise for the inconvenience and direct to other alternative channels. However, they noted the outage and how it was addressed to customers had caused Mr E significant distress, and taking into account his care needs, which HSBC were aware of, they awarded him £50 compensation.

Mr E remained unhappy with HSBC's response and felt that HSBC had breached the Equality Act 2010 by suggesting he could have made payments in other ways that were not suitable for him. He also didn't think HSBC had addressed the service he'd received on the phone. Mr E considered £2,000 compensation along with payment to cover the financial loss would be a fair way to resolve the complaint, but HSBC said their position remained unchanged. Unhappy, Mr E brought his complaint to our service.

Our investigator agreed the outage had impacted Mr E but considered HSBC had fairly compensated him for any inconvenience caused. Our investigator considered there was insufficient evidence to show that HSBC's actions had resulted in causing Mr E a financial loss. And whilst HSBC were aware Mr E had care needs; they didn't think HSBC had been aware of Mr E's communication needs until he had raised his complaint.

Mr E disagreed with our investigator on a number of points and maintained that HSBC had

treated him unfairly and were in breach of the Equality Act 2010 by not providing reasonable adjustments.

As Mr E remains unhappy the complaint has been passed to me 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.

Having done so, I've reached the same overall outcome as our investigator. I appreciate this will be disappointing for Mr E, but I'll explain how I reached my decision below.

Firstly, I would like to assure Mr E that I have carefully considered all of his submissions and arguments to our service. However, my decision focuses on what I consider to be the key points of this complaint. If I haven't commented on something in particular, or in as much detail, it doesn't mean I haven't considered it and isn't meant as a discourtesy. This simply reflects the informal nature of our service.

I'd also like to explain our service takes relevant laws and regulations into account and I've considered the arguments Mr E has made when reaching my decision. But ultimately, as is my role, my decision focuses on whether HSBC have treated Mr E fairly and reasonably in the circumstances and I've made reference to the laws I consider to be applicable in these circumstances.

#### Unable to make online payments

I've listened to the second call Mr E had with HSBC on 6 October 2025 at 10.16am. After the adviser explains about the global system outage, they confirm Mr E's earlier payment for £0.01 had been successful to a business I'll refer to as "T". And it appears from the call and Mr E's complaint that he was attempting to make a further payment to T that day.

The adviser explains to Mr E that the systems are down and apologises for this but explains that once the systems are back up and running Mr E should be able to see his saved payees again in the app and make his payment.

I agree with our investigator that Mr E doesn't explain on the call that the payment was time sensitive. If he had, I would have expected HSBC to assist him in making other arrangements where possible. I also note towards the end of the call when the adviser talks about how Mr E might become aware that the problem has been fixed, including seeing that it has been resolved in the banking app and that his saved payees are showing again, Mr E says, "*no worries, I'll wait until then*". Mr E was able to make a payment to T later that day at 13.36pm.

Considering the relatively short period of time that Mr E was unable to make his online payment and that it didn't appear to be urgent. As well as that he has not provided any sufficient evidence to demonstrate that he was caused a financial loss due to the delayed payment, I won't be recommending HSBC compensate for any potential loss he considers he may have incurred.

#### Equality Act 2010

Having considered Mr E's submissions to HSBC and our service I appreciate this complaint has been very upsetting for him. And I'm very sorry to hear of the stress and impact this has had on his health. I'd like to thank Mr E for sharing his circumstances with us.

Mr E has complained HSBC have failed to make reasonable adjustments for him. In other words, have failed their duty to make reasonable adjustments under the Equality Act 2010. I've taken the Equality Act 2010 into account when deciding this complaint – given that it's relevant law – but I've ultimately decided this complaint based on what's fair and reasonable. If Mr E wants a decision on whether HSBC have breached the Equality Act 2010, then he'd need to go to Court.

I can see HSBC had noted Mr E's conditions under care notes on their system, but I can't see there were any communication needs with these notes. It was in Mr E's complaint email that he requested HSBC to only deal with his complaint by email.

Mr E is unhappy with HSBC's alternative suggestions in their final response letter that he could have used telephone banking or used the online chat to make payments if necessary, during the outage. In response, Mr E has said this would have impacted on his health further having to use the phone and would have caused stress and exacerbated his conditions.

Whilst Mr E has since explained that the phone wouldn't have been suitable for him, Mr E had made two phone calls to HSBC on the day in question. And so, I can understand why HSBC would have highlighted that phone banking was a possible option. Mr E doesn't have to use these alternative methods, but I don't think HSBC were unreasonable to highlight other potential options to Mr E in their response to his complaint. I also take into account that Mr E had waited until the online systems were working again and had already successfully made his payment by the time he received HSBC's final response to his complaint.

I would expect HSBC to liaise with Mr E to ensure they make reasonable adjustments and are fully aware of his communication needs and preferences moving forward.

Mr E has referred to the FCA's Consumer Duty as well as other FCA regulations and principles. I've taken into account the Duty in considering whether HSBC acted fairly when they dealt with Mr E, but for the reasons I've set out above, I'm satisfied HSBC did.

### Customer Service

In terms of the phone calls Mr E had with HSBC, unfortunately, HSBC have been unable to locate a call recording of the first call Mr E made. However, I'm satisfied from Mr E's screenshots that he's provided, that he did make an earlier call to HSBC at 10.07am and accept that this call was likely disconnected. The screenshot shows the first call lasted 8 minutes before Mr E called straight back and spoke at 10.16am for 5 minutes.

I don't doubt having a call disconnected would have been distressing for Mr E and he had to go out of his way to call a second time. I can't conclude whether the adviser intentionally terminated the first call. But regardless of the outcome of the first call, I felt the adviser in the second call apologised for any inconvenience Mr E was caused and dealt with his concerns professionally and quickly.

Finally, in terms of the lack of notification that the outage had been rectified, HSBC have acknowledged this wasn't communicated to customers. But I consider the adviser on the call explained to Mr E that once the issue had been resolved he would be able to make payments again online and am satisfied Mr E was able to do this a few hours after his call. So, I'm satisfied Mr E was aware the outage had been resolved, within a relatively short period of time, even without wider notifications.

Overall, I consider HSBC's apology, and £50 compensation is a fair and reasonable outcome in the circumstances of this complaint, for any distress and inconvenience Mr E was caused.

**My final decision**

My final decision is I consider HSBC UK Bank Plc have done enough to put things right and so I'm not asking them to do anything further.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 5 March 2026.

Laura Davies  
**Ombudsman**