

The complaint

Mrs R complains about the questions HSBC UK Bank Plc asks when making payments by phone to a foreign account she holds. In particular, she complains about the frequency and depth of its questions, often finding them to be intrusive. Mrs R has also expressed unhappiness with the length of time these calls take, and points to a particular call which seemed to be terminated by the agent.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute – only the fairness and appropriateness of HSBC's actions – and so I will mainly focus on the reasons for my 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 agree with the conclusions reached by the Investigator for the reasons covered below.

I would first like to mention I've taken into account Mrs R's very detailed submissions, and I understand why she disagrees with HSBC's actions. However, if there's something I've not specifically mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. In looking at this complaint, though I've considered all relevant law and regulation, I have ultimately decided this case on what I believe to be fairest to both parties.

- As Mrs R has been told by HSBC previously, it must undertake sufficient enquiries to adhere to its various obligations, such as, but not limited to, fraud prevention. As a result, its processes in this regard are complex, and its approach hasn't been shared for good reason. To do so would allow fraudsters to circumvent the measures put in place by HSBC to protect itself and its customers – including Mrs R.
- In agreeing to make the transfers Mrs R has asked for, HSBC has identified a need to ask Mrs R particular questions, such as those relating to the source of her funds or whether someone has asked her to make the payment. HSBC is allowed to take steps to protect itself and its customers from harm, regardless of whether payments are between accounts held by Mrs R or otherwise. For the reasons covered above, I don't think there is anything inherently wrong in that. The questions I've heard, or have been made aware of, are reasonable and allow both parties to pursue their legitimate aims, with no indication of HSBC's questioning having unfairly prevented a payment being made, or unfairly prevented Mrs R from pursuing her financial objectives.
- Whilst I understand it can be frustrating or inconvenient when a call takes a long time, this doesn't mean that compensation is necessarily merited. All of us suffer

some inconvenience in our day-to-day lives and in our dealings with commercial organisations. And, in many cases, even though there has been a certain amount of inconvenience or distress, it would not be appropriate for this service to tell a bank to pay compensation. For example, we won't always decide the bank should pay if the degree of inconvenience appears to be slight, or if it has been caused by a bank's legitimate actions in attempting to keep itself and its customers safe – as is what happened here.

- HSBC has already apologised for one of its calls dropping and for the agent not calling Mrs R back, and I'm persuaded this apology is sufficient. I've seen no evidence to show this was deliberate, and I'm mindful that Mrs R was able to action the transfer she required shortly after.
- I can see HSBC has highlighted other means of Mrs R facilitating her payments, such as through its digital banking services, and I am pleased to see this. And while I can understand why Mrs R is unlikely to be satisfied with my decision, I'm unable to identify a failing on HSBC's part. Because of this, I won't be directing it to do anything in relation to the matters I've covered. As such, this decision marks the end of my consideration of this complaint.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 9 February 2026.

James Akehurst
Ombudsman