

The complaint

Mrs S complains that HSBC UK Bank Plc are asking her to repay more towards her credit card than she believes she owes.

What happened

Mrs S says that based on her credit card usage, refunds to the account and the repayments she has made, HSBC has overcharged her by around £600.

HSBC considered Mrs S's complaint, but it didn't uphold her concerns. It said that no error has been made with the payments taken, the balance of her credit card, or with the handling of her complaint.

An Investigator considered the evidence provided by both parties, but they didn't uphold Mrs S's complaint. They explained that they didn't think HSBC had made any errors in the way it had calculated Mrs S's outstanding balance.

Mrs S responded to the Investigator's view, but she didn't agree with it because the Investigator hadn't provided any calculations as part of their view. Because an agreement couldn't be reached, the complaint has been passed to me to decide on the matter.

I wrote to Mrs S prior to issuing this decision asking her to provide evidence that showed there was a discrepancy in the balances. Mrs S responded and asked me to look at some of the information she had already sent. I let her know that I hadn't seen any discrepancies in figures I had seen. I provided Mrs S with my calculations; and an explanation as to why I didn't think HSBC had done anything wrong. I asked Mrs S to provide me with any additional information to support what she said, but she hasn't responded to me by the deadline provided.

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.

I think it's important to firstly explain I've read and taken into account all of the information provided by both parties, in reaching my decision. I say this as I'm aware I've summarised Mrs S's complaint in less detail than she has. If I've not reflected something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is. This also means I don't think it's necessary to get an answer, or provide my own answer, to every question raised unless I think it's relevant to the crux of the complaint.

Having considered all of the available evidence, I've decided not to uphold Mrs S's complaint. I appreciate this decision will come as a disappointment to her, as I can see how strongly she feels about her complaint. But having gone through all of her statements – from April 2024 to April 2025, I haven't seen that HSBC has made an error in its calculations.

I provided Mrs S with a copy of my calculations; explaining that I hadn't seen any evidence of HSBC miscalculating what she owes. I also asked her to provide me with evidence to show the discrepancy in the balance, which she hasn't provided.

Therefore, based on all of the evidence I have seen, including a thorough examination of Mrs S's statements (purchases, refunds and repayments); I'm not persuaded HSBC has done anything wrong. And I haven't found that HSBC is asking Mrs S to pay more than what she owes.

My final decision

For the reasons set out above, I don't uphold Mrs S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 17 March 2026.

Sophie Wilkinson
Ombudsman