

The complaint

Mr J complains that he has been subjected to repeat account reviews and multiple requests for identification from HSBC within a short period of time.

What happened

I understand that Mr J was initially contacted in May 2025 by HSBC so that it could complete a safeguarding review. He says he was told that this was because he had been making cash deposits into his account. He says he stopped doing this.

From May to September 2025, Mr J was contacted by HSBC as it wanted to complete its safeguarding review. As he wanted to know why, he made a DSAR (Data Subject Access Request). However before it could process his request HSBC asked for him to provide an unredacted copy of his ID. Mr J didn't see why he should need to provide this as he'd already provided that document earlier in 2025 which HSBC had retained on its file.

My understanding is that Mr J hasn't made a complaint to HSBC about the need for the safeguarding review. Rather that he made the DSAR so that he could understand why HSBC was carrying out such a review.

HSBC said it needed the ID to assure itself that it was Mr J requesting the information. It gave him several options for doing this including visiting his local branch, or complying with its request for his unredacted ID.

On referral to the Financial Ombudsman Service, our Investigator said that they hadn't seen evidence that HSBC had acted incorrectly in relation to the review on the account or the way it handled Mr J's DSAR.

Mr J didn't agree, and the matter has been passed to me for an Ombudsman's consideration.

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.

As our Investigator has explained, HSBC is required to hold up to date customer information to help it prevent fraud, financial crime and money laundering. I appreciate that having to supply such information can be onerous, but I can't criticise HSBC for acting in the way that it has. It appears to me that there is an outstanding safeguarding check which it needs to complete. It is entitled to make such checks and this is set out in the terms and conditions of its accounts.

As regards the DSAR, in order to comply with this, HSBC would have to send to Mr J sensitive and confidential information concerning his account. It wasn't unreasonable therefore in my view for it to ask for his ID in connection with this request. This is to assure itself that it is Mr J who is making the request. I understand it had previously had this but not

in relation to the DSAR, which is handled by a different team.

If he is unhappy about sending further copies of his ID, HSBC did give him the option of going into a local branch where his ID will be checked. Alternatively he can contact it by phone or making written requests by post. It is also said it would be willing to provide the information without the ID being sent to the team. But this would have to be sent to his local branch and he would still have to provide ID to collect it.

I'm sorry that Mr J feels this is unnecessary but I can't criticise HSBC for acting in the way that it has and when it needed to send out confidential private information.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 11 March 2026.

Ray Lawley
Ombudsman