

## **The complaint**

Miss B complained she could not access her online banking and mobile app with HSBC UK Bank Plc for two months, resulting in missed bills, late fees and an impact to her credit file.

## **What happened**

HSBC provided an update to its mobile app in August 2025 to enhance its security measures to mitigate fraud risks.

HSBC identified that the update caused problems for Android customers when they were trying to log in to their account online.

On 21 August HSBC provided its customers with information about the problem. It said customers with Android Debug Bridge (ADB) enabled, will see a “security issue detected” screen when loading up the app which prevents being able to log in. In order to access the account, HSBC said customers had to disable the ADB and provided instructions on how to do this.

Miss B was impacted by the update and complained the workaround was not successful. She said this meant she could not access her account online from 26 August 2025 until 22 October 2025.

In its final response, HSBC said the issue had been raised to its IT team for review and offered to provide £200 in compensation for the inconvenience.

Miss B remained unhappy as she felt the amount of compensation did not reflect the stress and inconvenience caused so she raised a complaint to this service.

The investigator upheld the complaint and found £300 would be a more reasonable compensation amount to recognise the trouble and upset caused by the situation.

Miss B did not agree with the investigator’s view and asked for her complaint to be escalated to an Ombudsman.

HSBC also didn’t agree as it said the issue was because Miss B was using an outdated Operating System, and their initial offer of £200 was fair.

## **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 understand that HSBC must update its technology to ensure it continues to protect its customers from fraud and risk. But I do think it's important HSBC balances this with their customers' requirements to manage their account.

Miss B lost access to her account from 26 August 2025 to 22 October 2025 which is a substantial period.

Whilst HSBC made attempts to resolve the issue by providing a workaround and referring Miss B to the digital team, I think it is unreasonable for Miss B to have been without online access for nearly two months.

From reviewing Miss B's transaction history it's clear she uses online banking to make regular transfers in and out of this account therefore the loss of online banking for this period would have impacted her daily.

HSBC said Miss B was advised she could still make payments over the phone and in branch and whilst I think this could provide some support, I understand it would prove challenging for Miss B to monitor her account daily in this way.

HSBC also said the issue was down to using an outdated and unsupported OS version. From the evidence available, I can see an IT ticket was raised on 26 August 2025. It wasn't until 6 November 2025 HSBC confirmed within its final response letter, the IT team had "worked diligently to address the error" and "it should now be resolved". This indicates the error was due to something on HSBC's side, not because Miss B had an outdated OS.

When deciding compensation, this service considers the time spent sorting out a mistake and the impact this had on the complainant.

I was sorry to hear the issue resulted in missed payments, late payment fees and an impact to Miss B's credit file. I asked the investigator to contact Miss B to request evidence of adverse credit entries, so I could consider this particular impact, but Miss B did not respond.

It would be difficult for me to decide the missed payments were solely because of HSBC's online banking issues, as there had been instances of payment reversals in the months before and after the incident. Without specific evidence outlining the adverse credit entries, I'm unable to ask HSBC to take any further action in relation to Miss B's credit file.

I agree the length of time to resolve Miss B's online banking is unreasonable and appreciate this would have caused inconvenience and worry when trying to manage her account. I think £300 is fair and reasonable to acknowledge the inconvenience caused over the two-month period.

Whilst I understand Miss B will be disappointed with my decision, I do think it's a fair amount given the circumstances of the complaint.

## **My final decision**

For the reasons outlined above, I uphold this complaint.

HSBC UK Bank Plc should:

- Pay Miss B £300 for the distress and inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 9 April 2026.

Jessica Lees  
**Ombudsman**