

The complaint

Mr R complains about how HSBC UK Bank Plc have dealt with him when he called to order a new chequebook. He has since said that he has been 'barred' from using his account and is very unhappy about this.

What happened

Mr R called HSBC to request a new cheque book and was put through to a foreign call centre where he said he couldn't understand the adviser. He said he failed a security question and was barred from using the service anymore and would need to speak to someone else.

Mr R raised a complaint with HSBC about this, and he said he received a letter on 27 May 2025 which was full of errors and was told to contact his local branch, but his nearest branch is around 250 miles away. He said the letter told him to email them, but it didn't give an email address, and the telephone number was a general banking one which he tried multiple times and was unable to speak to the call handlers as they are 'excruciating' to deal with.

Mr R is very unhappy with the service he has received.

HSBC issued a final response letter where they were satisfied that the adviser on the telephone followed the appropriate security procedures and were correct in locking Mr R's telephone security number (TSN) on the call as they said Mr R failed a security question. But they did agree that the adviser could have been clearer in his communication, so they credited Mr R's account with £50 to recognise this.

HSBC sent a further letter dated 4 June 2025 to Mr R apologising for not having the email address included in the letter and explained they tried to email the letter, but they got a response saying it was undelivered, and they forgot to add in the email address when they sent the letter by post.

HSBC told Mr R that he would need to reset his TSN and they said if he cannot do this, he can visit his local branch, or he can call HSBC and they can send a reset pack to his home address.

Mr R brought his complaint to the Financial Ombudsman Service where it was looked at by one of our investigators, The investigator didn't uphold the complaint and was satisfied that the adviser followed their correct procedures, so she didn't think they had done anything wrong. She also confirmed to Mr R that there was no bar on his account, but he had been locked out as the issue resulted from Mr R failing the security question. She said that a new pack was sent to Mr R to unlock this and that a new cheque book had been automatically generated and sent to Mr R's address. She also said that Mr R could contact someone at HSBC for them to help him with the reset over the telephone and she provided a contact number for Mr R to do this.

Mr R responded and said he wasn't able to contact the adviser and he got put through to various people. He still wasn't happy with what had happened and asked for the complaint to be reviewed by an Ombudsman.

As Mr R disagreed, the case has been passed to me to decide.

My provisional decision

I issued a provisional decision on 12 January 2026. I said:

I've considered the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Before I go any further, I understand that Mr R has said he's unhappy with how HSBC handled his complaint and has raised various issues with regards to the final response letter that was sent out to him. He has said that there was no email address included in the letter and that the contact telephone number wasn't one that he was able to get through to. The investigator said we couldn't look into these issues, but I think these are issues that are linked to the underlying complaint – so fall within our jurisdiction.

I understand from reviewing everything that Mr R has since said that his complaint has moved on from him requesting a chequebook and that he failed the security question and all he wants to make sure now is that he has access to his account and is not 'barred'. He also wants to ensure he has a chequebook.

I appreciate Mr R has moved on from what initially happened, but that is the complaint that he brought to our service so I will still address this in this decision.

I've listened to the telephone conversation that Mr R had with an adviser from HSBC on 18 May 2025. He called to request a new cheque book, and the adviser asked Mr R some questions to verify his identity. One of those questions was in relation to a financial transaction and Mr R was given an amount of £70.27 and asked to confirm where the transaction was made. Having listened to the telephone call and reviewed Mr R's bank statements, I can see that he did fail that security question. I can't therefore say that HSBC did anything wrong in relation to this.

HSBC have a duty to protect their consumers and their data which is why they have to verify consumers. I appreciate that Mr R has said previously that he doesn't understand why he has to go through security just to order a new cheque book – but this is standard procedure and part of ensuring that any requests or changes to accounts are only made by the account holder.

Mr R is now more concerned about being able to use his account and obtaining a cheque book. HSBC have said that Mr R's chequebook has now been auto generated, and I can see this was done on 23 July 2025 based on the screen shots that have been sent to us. This was sent to Mr R's address so Mr R should now have this.

In terms of Mr R saying he has been barred from using his account, that's not quite the case. He can still use his account as normal from what I can see but he has been locked out from using telephone banking because he failed a security question. So this needs to be reset. HSBC have said they have resent the pack out to Mr R so that he can get this unlocked which will enable him to use the telephone banking facility again.

I can see that Mr R has questioned whether he had a TSN and from what I can see, even if he didn't have one, because he has failed a security question, it will need to be set or reset. The pack that has been sent to his home address will have instructions as to what Mr R needs to do in order to reset it.

Since we have had this complaint, Mr R has now confirmed that not only has he received a new cheque book, but a TSN has been sent out to him which he has managed to use. He has also confirmed that he is able to use his account as normal. I'm pleased that Mr R has managed to use the TSN and able to use his account.

Customer service issues

I understand that Mr R has said he has had issues in trying to contact HSBC on the telephone numbers that have been provided. I can see that the investigator gave Mr R a telephone number to speak to someone that Mr R says he's still unable to do as it's a general number. I appreciate this may be frustrating, but this does appear to be the telephone number that Mr R needs to call if he needs help in resetting his TSN. I appreciate it's not a direct number for the contact he's been given but it may well be that he does need to leave a message for that person to call him back. Anyone that answers the phone at HSBC should be able to help Mr R but it seems he wasn't happy just speaking to anyone and wanted to speak to specific members of staff. But as I've mentioned, Mr R has now managed to set the TSN but should use this telephone number or the one from HSBC's letter from June 2025 if he needs to contact HSBC in the future.

Having looked at the letter that Mr R was sent on 23 May 2025, the adviser does offer the option of Mr R to email her back about the issue he was having with the TSN, but I can't see an email address was included in this letter. So I agree with Mr R that this was unhelpful.

In the further letter sent by HSBC on 4 June 2025, HSBC apologised for this and said that the letter was initially going to be emailed to Mr R but when they tried to send it, it was undelivered, so they posted it instead – but then forgot to give an email address in the letter.

I do understand the frustration that Mr R has encountered here and that he found it very difficult to get this resolved, especially as he couldn't go to a local branch as it was too far for him. He has also explained the difficulty he has in getting access to a telephone. But the underlying issue here is that Mr R failed a security question which is why all of this happened. A chequebook has now been sent to Mr R and he has managed to set his TSN.

I do appreciate the frustration with trying to get the reset pack sent but this didn't mean that Mr R didn't have access to his account or any impact to his day-to-day banking. It was more that he was unable to get through verification when he called to speak to the business. But like I said, HSBC did give Mr R various options to try to get this resolved.

I am not minded to ask HSBC to increase the compensation and I am satisfied that the amount they offered of £50 for the communication issue he had initially is fair and reasonable in the circumstances of this complaint.

Developments

HSBC responded and accepted the provisional decision.

Mr R said he noted the comments that I had made and didn't have any further information to provide. Mr R said he didn't think the provisional decision was satisfactory, but he is not looking to contest it. He said he got what he wanted as the bar has been lifted from his account since contacting our service.

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 appreciate the comments that Mr R has made, and I'm pleased that he is now able to use his account.

As nothing further has been provided in terms of information or evidence, I see no reason to depart from my provisional decision.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 16 February 2026.

Maria Drury
Ombudsman