

The complaint

Mrs B complains that HSBC UK Bank PLC haven't fairly compensated her for the difficulties she experienced using mobile banking after she purchased a new phone.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving 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 these reasons:

- HSBC have acknowledged they let Mrs B down with this upsetting and frustrating technical issue. The source of the problem was eventually identified as an issue with the language settings on Mrs B's phone, but it's clear this should have come to light much sooner, and with significantly less hassle being caused to Mrs B.
- I'm aware Mrs B feels very strongly about this complaint and has taken the difficult decision to close all of her HSBC accounts as a result. She would also like more compensation than the £250 HSBC have already provided her. However, having carefully considered the impact of this matter, the timescales involved and the alternative banking options that were available to her, I don't see any grounds for directing them to do so. I'm satisfied the compensation amount is fair and falls in line with our service's approach to complaints of a similar nature.
- Mrs B is concerned HSBC won't improve their customer service or prevent similar mistakes in the future, if the compensation isn't increased. However, my role isn't to punish or fine HSBC, instead I consider if they have provided a fair resolution to the complaint put before me, based on the specific circumstances and overall impact. That said, it may reassure Mrs B to know, that based on everything I've seen, I'm satisfied HSBC have taken her complaint seriously and they regret the poor service she received.

My final decision

HSBC UK Bank Plc have already given Mrs B a reasonable resolution to her complaint, so I don't uphold it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs B to accept or reject my decision before 12 April 2026.

Claire Greene

Ombudsman