

The complaint

Mr M complains that HSBC Bank UK Plc (“HSBC”) changed his email address to one previously held with it without prior notification or his consent.

What happened

On 17 May 2024 Mr M amended and updated his email address to one ending in “net” during a phone call with HSBC.

On 7 August 2025 during a phone conversation to discuss Mr M’s application for a mortgage an HSBC adviser confirmed that an email would be sent to this email address confirming an upcoming appointment.

But for reasons that are unclear at some point after this Mr M’s email address reverted to his old email address and when Mr M checked his emails from this address, he noticed correspondence regarding his mortgage application had been sent here despite him amending it.

Mr M raised a complaint with HSBC about this wishing to understand how and why this happened. Mr M agreed when he raised his complaint that he would change his email address back when he was ready.

Mr M was also unhappy with the service he received over the phone when dealing with his complaint due to the quality of the calls, the noise in the background, lack of UK based agents and the way calls are transferred and returned.

HSBC investigated the matter and could see from its audit report that Mr M’s email address appeared to have changed by September 2025 as his old email address was showing on Mr M’s profile but couldn’t see why. HSBC thought the only plausible explanation for this – due to the timings - was that Mr M’s email address was changed back during the mortgage application. HSBC came to the conclusion it was likely a system error on its part apologised for this and offered £200 for any distress and inconvenience suffered. HSBC didn’t agree that there had been a data breach as Mr M still used his old email address and the account had not been compromised.

Mr M was dissatisfied with this as he believes there had been a data breach and is concerned that a fraudster could gain access to his account profile and amend his details and wants an explanation of what went wrong and to be compensated.

One of our investigators looked into Mr M’s concerns and thought that it wasn’t clear why his email address reverted to his old one and so thought it reasonable for HSBC to conclude that it was likely a glitch in the system. They didn’t agree HSBC had made any errors in the service provided over the phone but acknowledged Mr M was unhappy with the call quality but thought that as HSBC had taken this onboard as feedback to improve its service the offer of £200 for its error and Mr M’s customer experience was fair and didn’t think HSBC needed to do anything more.

Mr M disagreed and believes there has been a serious data protection breach and that it's unacceptable that HSBC can't explain how his personal information was altered without his knowledge and has asked for an ombudsman's decision on the matter.

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.

Firstly, as our investigator has already explained this service doesn't supervise, regulate or discipline the businesses we cover and it's not my role to determine if a data breach has occurred and if so, what HSBC must do about this – that's the role of the regulator, in this case the Information Commissioner's Office (ICO). If Mr M has concerns that there has been a data breach he should raise this with the ICO independently.

My role rather is to look at problems that Mr M has experienced and see if HSBC has made a mistake or treated him unfairly. If it has, we seek to put - if possible - Mr M back in the position he would've been in if the mistakes hadn't happened. And we may award compensation that we think is fair and reasonable.

HSBC believe the only plausible explanation for Mr M's email address reverting back to his old one was due to a glitch in its system and so on this basis it has accepted fault for this. Mr M is unhappy with this as he wants an explanation as to why this happened.

I appreciate Mr M's dissatisfaction with this but having looked at all the evidence available - including the audit trail - I don't think it is possible to say for sure what happened and make a finding on this point. But given the timeline of events I think it is likely Mr M's email address reverted back to his old one at some point during his mortgage application and that HSBC's assumption that it was due to a glitch in its system is a reasonable one.

And as I can't make a definitive finding on what happened all I can do here is decide whether what HSBC has offered Mr M to put things right is fair. And I think it is.

As soon as HSBC was informed of the issue it investigated what happened and explained how Mr M could change his email address back. HSBC has acknowledged there had been a potential glitch in its system but didn't agree there had been a data breach as Mr M still used the email address in question or that his account had been compromised as they could see no value in a fraudster hacking into Mr M's account to transfer his email address back to an old one.

To compensate Mr M for the distress and inconvenience HSBC offered Mr M £200 which he rejected. Although I accept this has been both distressing and inconvenient for Mr M in terms of correcting its mistake, I don't think there is anything much more HSBC could do.

I appreciate Mr M's concerns that there has been a data breach and that a fraudster could've gained access to his account, but as I've explained above it is not this services role to determine whether there has been a data breach or what systems HSBC must have in place to stop this from happening this. And as I've seen no evidence that a fraudster gained access to his account, that his account was compromised or that Mr M has suffered any financial detriment due to the change in email address, I think the £200 compensation HSBC offered is fair for the impact this error caused.

Furthermore, although I accept Mr M is unhappy with the quality of calls he's had with HSBC about this, its call centre set up and the way calls are transferred or returned, I don't have the power to tell HSBC how it needs to run its business and I can't make HSBC change its

systems or processes around this. These are commercial decisions and not something for me to get involved with. And as HSBC have taken on board Mr M's feedback regarding this and I haven't seen that HSBC has made an error in following its processes here, I don't think there is anything more HSBC needs to do.

So it follows that I think what HSBC offered to do to settle Mr M's complaint is fair and I don't think HSBC needs to do anything more.

My final decision

For the reasons I've explained, I've decided that what HSBC UK Bank Plc has already offered to settle Mr M's complaint is fair and I'm not going to ask it to do anything more. I direct HSBC UK Bank Plc to pay Mr M £200 if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 12 March 2026.

Caroline Davies
Ombudsman