

## The complaint

Ms W complains that HSBC UK Bank Plc did not adequately protect her personal data, which caused her relentless and intense emotional distress and severely affected her health and well-being.

## What happened

Ms W holds a bank account with HSBC. She asked HSBC not to send her any regular statements, other than the annual statement it was required to send by law.

HSBC didn't immediately act upon Ms W's instruction. And a statement it sent by post in October 2025 arrived unsealed. Ms W raised her concerns with HSBC and it subsequently lodged a complaint.

HSBC responded to the complaint on 27 October 2025. It acknowledged Ms W's safeguarding concerns and that it caused significant distress when the envelope the October 2025 statement arrived in was unsealed. It confirmed it had since updated its system regarding her statement preferences. HSBC paid Ms W compensation of £500. It also confirmed that it had been in touch with its specialist banking team about additional support it could offer to make sure it was properly safeguarding Ms W.

Ms W decided to take her complaint further, so she contacted the Financial Ombudsman Service. In doing so, she indicated there had been more than one incident concerning her personal data. Her complaint was assigned to one of our Investigators to consider. The Investigator recognised that Ms W had been severely impacted by what happened. However, overall, he was satisfied that HSBC's compensation payment of £500 fairly recognised the considerable distress and worry its mistakes caused Ms W. So, he didn't think it needed to do anything else.

Ms W didn't accept the Investigator's opinion. As no agreement could be reached, her complaint has been passed to me to decide.

## 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.

Before I set out my findings in relation to the specific complaint made about HSBC, I acknowledge that Ms W has described some very difficult personal circumstances to us. I'm grateful to her for the additional context she provided to help me fully understand her complaint. Having thought carefully about everything Ms W said, I can understand why she was concerned that HSBC didn't immediately act upon her instruction concerning her bank statements. And about the associated issues that she went on to raise with HSBC.

I think it's important to make clear that it isn't for me to punish a business like HSBC when something goes wrong. Instead, where there have been mistakes or shortcomings in how a business has gone about things, I'll consider, based on the evidence I've seen, whether it's done enough to recognise the impact on the particular consumer concerned. I make that

point here because the impact of what appears, on the face of it, to be the same issue or mistake can be completely different for different people. If I don't feel the business has done enough in the specific circumstances, I'll set out what additional steps it needs to take to put things right.

I have no doubt, based on the evidence before me, that Ms W has been severely impacted by HSBC's mistake concerning her account statements. HSBC also accepts that it didn't always get things right.

So, the key question I have to consider here is whether or not, in paying Ms W £500 compensation, HSBC has done enough to recognise the impact of its mistakes. And, after very careful consideration, I'm satisfied that it has. I appreciate that might be disappointing news for Ms W, so I hope the reasons I've given below are helpful in explaining how I've arrived at this decision.

As I've touched on HSBC has already paid Ms W £500 in compensation. That's the kind of amount I'd typically award where I'm persuaded that the business's errors have caused considerable distress and worry. It's often the case those will have lasted many weeks or even months. It appears that's been the case for Ms W. And Ms W's own account describes the suffering she's experienced over a considerable period. In addition, HSBC itself referred to the "*significant distress and inconvenience*" it caused when responding to Ms W's complaint. The fact it also paid £500 compensation of its own accord suggests to me that it too recognised Ms W was impacted by its mistakes over a longer period. I can also see that it offered to explore with Ms W what additional support could be made available to her by its specialist banking team. It appears Ms W may already have been in contact with that team to discuss things further.

Taking these things together, overall, I think HSBC has taken reasonable steps. And I'm satisfied that it has already done enough to put things right for Ms W.

### **My final decision**

While Ms W's complaint is clearly justified, I'm satisfied HSBC UK Bank Plc has already taken reasonable steps to put things right. So, I'm not intending to direct it to do anything else.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms W to accept or reject my decision before 23 March 2026.

Amanda Scott  
**Ombudsman**