

The complaint

Mr S complains HSBC UK Bank Plc failed to deliver his card and account documentation in line with its timescales and hasn't taken appropriate steps to remedy this.

What happened

Mr S successfully opened an account with HSBC in December 2025. He was living abroad at the time but due to move to the UK as an international student. He says he was told his debit card and account documentation would be delivered to his overseas address in 7 to 14 working days.

In January 2026 Mr S emailed HSBC to say that he still hadn't received his debit card or account documentation despite repeatedly contacting HSBC customer support. Mr S complained saying that he was being denied access to essential banking facilities and that this was causing him significant mental distress, inconvenience, and financial difficulty. He asked for between £500 and £1,000 in compensation and for his card and documents to be re-issued and tracked.

HSBC looked into Mr S's complaint and sent him his account details so he could complete his online banking registration. In addition it said that it would need to order a replacement card for him – as he hadn't received the one he'd been sent – but that this would have to be sent to a UK branch for collection and would only be held for two months. In the circumstances, HSBC suggested Mr S wait until closer to his arrival date in the UK before ordering a replacement card. Mr S was very unhappy with HSBC's response and so referred his complaint to our service.

One of our investigators looked into Mr S's complaint but didn't recommend it be upheld as they didn't think it would be fair to hold HSBC liable for delays or issues outside of its control. Nor did they think it was unfair or unreasonable of HSBC to say that Mr S needed to pick up any replacement card issued from one of its branches. Mr S was unhappy with our investigator's recommendation. He said he was concerned that HSBC hadn't used and wouldn't use tracking. He also said HSBC's actions had affected his confidence and delayed transfers he'd intended to make. And finally he said that the only solution offered – collecting a replacement card from a UK branch – placed a disproportionate burden on him as an overseas customer. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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 can see that Mr S accepts HSBC ought not to be held liable for delays or issues outside its control. That's fair. I can also see that his main complaint is that HSBC should take security more seriously – for example, that it should have sent his card and account documentation using a tracked service. Whilst I can see his point, I can equally see that HSBC has a process that it's followed and that process – and the safeguards it has built into it – is why HSBC recommended when he complained that Mr S waits until he's closer to moving to the UK before he re-orders his card. I don't agree that was an unfair or unreasonable on HSBC's part. In the meantime, I can see that HSBC supplied Mr S with the details he needed to complete his registration for online banking. In short, for the reasons I've just given, I agree that HSBC hasn't acted unfairly or unreasonably in this case. That means this isn't a complaint I can uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 7 May 2026.

Nicolas Atkinson
Ombudsman