

The complaint

Mr G complains that HSBC UK Bank Plc closed his account and didn't tell him the reason. He would like his account reinstated or a new account opened.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here.

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 would add too that our rules allow us to receive evidence in confidence. We may treat evidence from financial businesses as confidential for a number of reasons – for example, if it contains information about other customers, security information or commercially sensitive information. It's then for me to decide whether it's fair to rely on evidence that only one party has seen. It's not a one-sided rule; either party to a complaint can submit evidence in confidence if they wish to, and we'll then decide if it's fair to rely on it. Here, the information is sensitive and on balance I don't believe it should be disclosed. But it's also clearly material to the issue of whether HSBC has treated Mr G fairly. So, I'm persuaded I should take it into account when deciding the outcome of the complaint.

HSBC has extensive legal and regulatory obligations which UK legislation places on it as a regulated financial business. Including the responsibility to protect its customers from financial harm and to prevent and detect financial crime. As part of its ongoing responsibilities HSBC reviewed Mr G's account. Following the review Mr G received a notice on 27 August 2025. In it he was told his account would close on 30 October 2025.

Banks are entitled to end their business relationship with a customer, as long as it's done fairly and is in line with the terms and conditions of the account. Banks should, however, give reasonable notice before closing an account. Usually that means 60 days' notice, but it can be less depending on the circumstances. In this case HSBC closed Mr G's account with 60 days' notice.

I've considered whether HSBC acted fairly in closing Mr G's account as it did. I've looked at the terms and conditions of his account. The terms and conditions outline that the bank can close a customer's account with two months' notice, and in certain circumstances they can close an account immediately. In this case HSBC closed Mr O's account giving him two months' notice. For HSBC to act fairly here they needed to meet the criteria to apply their terms for closure – and having looked at these terms and all the evidence, I'm satisfied that the bank has applied the terms fairly. So, I won't be asking them to reopen Mr G's accounts.

The evidence I have received in confidence as well as the terms and conditions I have referred to and the legal and regulatory obligations that HSBC and other financial institutions are subject to persuade me that HSBC didn't treat Mr G unfairly when they decided to close his personal bank account following their review. It follows I won't be asking them to reinstate the account or open a new account for Mr G.

Mr G may want to know the reason for the closure of his account. HSBC isn't required to give him a specific reason for closing the account. So, I can't say HSBC have done anything wrong by not providing Mr G with this information. And it wouldn't be appropriate for me to require HSBC to do so.

Mr G has said he thinks HSBC is avoidant of its obligations towards its customers. Mr G expected HSBC to provide him with facilities to cover his expenses; whilst I appreciate Mr G feels this way, HSBC isn't obliged to lend Mr G money. Mr G would need to satisfy HSBC's lending criteria in order for HSBC to lend him money.

In summary I appreciate Mr G will be disappointed with my decision. I've decided not to uphold the complaint. Having looked at the evidence, I'm satisfied HSBC have acted fairly when they reviewed and closed Mr G's personal account. I won't be asking HSBC to do anything else.

My final decision

For the reasons stated above my final decision is I don't uphold this complaint.

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

Esperanza Fuentes
Ombudsman