

The complaint

Miss C complains about blocks which have been applied to her accounts and about the information which HSBC UK Bank Plc has provided to her.

What happened

Miss C has previously referred a complaint to this service, after HSBC applied blocks to her account. In that case, the investigator found that mail addressed to Miss C had been returned to the bank undelivered. Because of that, HSBC applied a “gone away” marker to the accounts and Miss C was told that she would need to attend a branch to prove her identity and address.

The investigator in that case found that the block was incorrectly removed in October 2024, but was reapplied in March 2025, when the bank identified its error. The investigator concluded that HSBC had acted fairly in applying the block and that it had explained to Miss C what she needed to do to have it removed. She noted that the bank had offered Miss C £50 to resolve matters – an offer which she thought was reasonable in the circumstances. The case file was closed in June 2025.

Miss C subsequently made a further complaint in connection with account restrictions. She said that account restrictions had been applied again in September 2025.

In an email of 10 September 2025 HSBC said that the account suspensions should have been lifted but, due an incomplete internal process, they had not been. That had since been remedied. The bank’s email also referred to a telephone call of 23 August 2025, which had not gone well. In addition, Miss C had been promised a return call on 27 August 2025, but had not received one. HSBC paid Miss C £75 in recognition of that. It said too that access to the accounts had been reinstated.

Miss C referred the matter to this service. In doing so, she said that her Global Money account was not showing online with her other accounts. She also said she wanted to know how many times her accounts had been blocked.

One of our investigators considered what had happened but did not recommend that Miss C’s complaint be upheld. In subsequent correspondence Miss C said that HSBC had not provided all relevant documents as it should have done and that, as a result, the investigator’s findings could not be relied upon. She asked that an ombudsman review the case.

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.

The Financial Ombudsman Service was set up to resolve certain disputes about financial services providers quickly and with minimal formality. It is often referred to as an alternative to a court, but it operates in a different way from the courts. Importantly, the Financial Ombudsman Service is not bound by the same rules of evidence as a court would be. For example, there is no obligation on the parties to disclose all documents which might be relevant; and the service can admit evidence which might not be admissible in court and exclude evidence which a court would admit.

I mention this because Miss C has expressed the view on a number of occasions that HSBC is under a duty to provide all relevant documents to this service – and that the service must ensure they are provided. That is not the case, however. An ombudsman can compel a financial business to produce evidence, but it is primarily for the investigator and the ombudsman to decide what evidence they believe they need to see in order to decide what's fair and reasonable in all the circumstances.

I should also say that it is not generally appropriate to raise a complaint as a means of obtaining production of documents. I recognise that Miss C wants to see a complete record of the bank's interactions with her, but there are more appropriate and effective ways of achieving that aim – for example, through a data subject access request.

HSBC has told Miss C that restrictions on her accounts were not lifted when they should have been, because of an incomplete process. It says that access has now been restored, and I am satisfied that it has.

HSBC says now that Miss C's Global Money account documents are not shown online. Miss C says, and I accept, that she was told they would be available. I can understand why Miss C is upset that she was given incorrect information, but I am not persuaded that the error merits an award of compensation.

Overall, therefore, I am satisfied that the bank's payment of £75 is sufficient to resolve Miss C's complaint and I do not require HSBC to do anything more.

My final decision

For these reasons, my final decision is that I do not uphold Miss C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 30 April 2026.

Mike Ingram
Ombudsman