

The complaint

Mr D complains that HSBC UK Bank Plc provided him with a poor level of customer service when replacing his debit card.

What happened

I issued a provisional decision on this complaint on 23 February 2026, setting out what I intended to find and why, subject to any additional information received. Below is a copy of my provisional decision:

The detailed background to this complaint is well known to both parties, so I'll provide an overview of some of the key events.

Mr D lives abroad. On 18 February 2025, he contacted the bank to request a replacement debit card. Unfortunately, obtaining a new card was more involved than Mr D anticipated. The first card ordered was sent to Mr D's account holding branch in error. A further four cards were ordered, but they took longer to arrive than usual, resulting in Mr D receiving cards that had been cancelled and would not work by the time they arrived. The sixth card that was ordered was safely received and worked for Mr D as he successfully used it to make a cash machine withdrawal on 4 July 2025.

Mr D raised concerns with HSBC about the issues he'd experienced obtaining a replacement debit card, including the amount of time he'd spent on the phone. In its first final response, HSBC said it had issued cards correctly and sent them to the address on file. It explained that when a card hasn't been delivered in the expected timescales, it would look to cancel it and reissue a new one, relying on the postal service to deliver the correspondence. In its second final response, HSBC suggested that Mr D should contact Royal Mail. It credited £40 to his account to recognise that post should not take this long to arrive. It suggested that going forwards, should Mr D require another card, he should raise it with the bank's customer services to see if it could be sent another way.

Unhappy with the bank's position, Mr D contacted this service. He said the whole experience had been frustrating and he felt that he'd been denied of basic banking services.

One of our Investigators considered the complaint and recommended it should be upheld. He felt the process was particularly hard for Mr D because it relied heavily on telephone communication and Mr D has hearing difficulties. He concluded that even though the bank had ordered cards and sent them when requested, it was clear the overall experience had caused Mr D inconvenience and confusion, particularly given the time and effort he spent trying to resolve the issue. He suggested that HSBC should award Mr D a further £60 compensation, taking the total to £100 compensation as recognition for the distress and inconvenience he'd been caused.

HSBC accepted that position, but Mr D didn't agree. He explained that the compensation didn't take into account the months he was without a card and the time he'd spent on hold. He highlighted one particular phone call he'd made where he'd been on hold for over 100 minutes.

As no agreement could be reached, the complaint has been referred to me to decide.

What I've provisionally 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.

First, I'm very aware that I've summarised what has been said in this complaint in far less detail than what has been provided and I've done so using my own words. No discourtesy is intended in taking this approach. Instead, I've focussed on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is a fair outcome.

Firms like HSBC are expected to provide effective support to their customers so that they can properly use the products and services that they hold. I don't think Mr D or HSBC would have expected it to be quite this challenging for Mr D to obtain a replacement debit card. I've seen extracts from HSBC's policy. It explains that for customers living in Mr D's country, cards are sent by Air Mail and expected to arrive within eight working days. I can see that the bank dispatched the cards when they were produced, and I do accept that any delays with the postal systems when sending mail internationally are outside of HSBC's direct control.

But I do think HSBC should have recognised sooner that its standard process for sending a card to Mr D's country wasn't working well on this occasion. Although I am pleased to see HSBC has now suggested that when Mr D requires another card, he should raise it with the bank's customer service team first to see if it can be sent out to him another way, I don't think it should have taken six attempts for a card to be sent for potential alternatives to be discussed and explored. If the bank branch had been able to make an exception and send that first card to Mr D via courier, it could have saved both Mr D and HSBC many months of struggle.

Mr D called HSBC 16 times between 18 February and 4 July. The calls were spaced out across this period, and I've not seen anything to suggest that Mr D was unduly persistent during this time. For two of the cards, he allowed over two weeks for it to arrive before following up, for the other three cards he allowed around a month for it to arrive. He was allowing what I consider to be a reasonable amount of time to pass before chasing the matter back up.

HSBC has provided call recordings to this service. There has been over 1,000 minutes, or approximately 18 hours of contact time. For some of this time, Mr D was on hold. Mr D has asked if we can confirm approximately how many minutes he has spent on hold during this process. But I don't think I need to establish that in order to fairly decide this case. From what I've heard, there can be no question that Mr D has been on hold for a long time and I consider 18 hours of contact time for what should be a routine and simple administrative issue to be a significant amount of time. I am also mindful that Mr D has hearing difficulties which has made this process more challenging and stressful for him.

Mr D was without a working bank card for approaching five months. I've looked at his bank statements, and this isn't his main day to day account. Nonetheless, he does receive a regular credit into the account which he has tended to withdraw as cash from a cash machine, so I can appreciate that he was unable to access these funds by his preferred method for four payments.

Looking at everything, I agree that this matter going on for as long as it did impacted Mr D, and I don't think the £100 that's been proposed goes far enough to recognise that impact. I do appreciate that HSBC UK Bank is set up primarily to service UK based customers and that alone would have made getting a card to Mr D more challenging than it would be for customers that live here. But even anticipating that the process is likely to be longer than it would be for a UK based customer, I think the level of customer service HSBC provided fell short. I think HSBC missed opportunities to think about whether there were other ways to support Mr D at earlier stages. I'm also mindful that Mr D was inconvenienced by the amount of time he spent on the phone. Having considered this, I believe HSBC should pay Mr D a total of £200 in compensation.

HSBC agreed with my provisional decision and the compensation I'd recommended.

Mr D didn't agree. He explained that the complaint was never about money, and he felt it was inappropriate of HSBC to have paid money into his account without permission. Mr D outlined that all he was looking for was a banking service that worked for him and said that a compensation payment would not result in his banking services being improved. He was concerned about what would happen if a similar thing were to happen again in the future. To resolve the complaint, he wanted a direct phone number he could call to be connected to a UK based agent.

As both parties have now responded, I must now go on to make my final decision.

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.

Having done so, in all the circumstances, and for the reasons set out in my provisional decision and reproduced above, I still think an award of £200 compensation to acknowledge the distress and inconvenience Mr D was caused is a fair and reasonable way to resolve this dispute.

I appreciate Mr D's sentiments, and I understand his strength of feeling about the situation. I agree his experience was unsatisfactory. HSBC accepts it caused Mr D inconvenience and has agreed to compensation of £200 to recognise it provided a poor level of service.

I accept that Mr D's motivations in bringing the complaint were never to obtain compensation. But the inconvenience Mr D was put to is more than someone would expect to experience as part of everyday life. Against this backdrop, it is right for HSBC to recognise that its level of service fell short by paying Mr D compensation.

I can see why Mr D wants to do all he can to proactively prevent being in a similar situation again in the future. He has asked for a direct phone number that he can call to be connected to a UK agent. HSBC has explained that as a global bank, it has contact centres in various countries around the world. The Financial Ombudsman Service is not a regulator, and I have no power to order HSBC to make any changes to its call centre operations to communicate and provide support to Mr D in his preferred way. It's not the Financial Ombudsman Service's role to tell banks what systems, processes and procedures to have in place to provide support to customers. I acknowledge that HSBC has said that it will try to send Mr D's card another way in future if he contacts the bank's customer services team using the information provided in its final response letter dated 11 July 2025. I can't fairly require HSBC to do more than this.

I know Mr D will be disappointed with this outcome. But my decision ends what we – in trying to resolve his dispute with HSBC– can do for him.

My final decision

For the reasons set out above, my final decision is that HSBC UK Bank Plc should pay Mr D £200 compensation to resolve this complaint if it has not already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 29 April 2026.

Claire Marsh
Ombudsman