

The complaint

Mrs A complains HSBC UK Bank Plc trading as first direct hasn't updated her details meaning she hasn't been receiving statements on time for months.

What happened

Mrs A and her husband – who she's separated from – have a joint account with first direct.

In April 2025 Mrs A called first direct to say that her and her husband had separated. She said she wasn't receiving statements in time as a result – they were being sent to her husband who was sometimes, but not always, posting her copy through her letterbox but normally only ever weeks or months later. She asked first direct to update its records, so she'd get her statements on time. Mrs A says that despite making multiple calls first direct didn't manage to arrange statements to be sent to her. She ended up complaining.

First direct looked into Mrs A's complaint, agreed that it had made some errors and said that it had now updated its records and she should be receiving statements. First direct offered Mrs A £100 in compensation for the distress and inconvenience she'd been caused in the meantime. Mrs A was unhappy with first direct's response and complained to our service.

One of our investigators looked into Mrs A's complaint but didn't uphold it as they thought that first direct had done everything it could to solve the issue. Mrs A disagreed and sent us copies of statements that she'd received that were still incorrectly addressed as well as a copy of a statement her husband had received addressed just to him. She asked for her complaint to be referred to an ombudsman for a decision. Her 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.

In February 2026 I issued a provisional decision saying that I was minded to uphold this complaint and award Mrs A an additional £300 in compensation on top of the £100 it has already offered as I was satisfied Mrs A wasn't receiving her statements in the way she should be. In addition, I said I was minded to require first direct to amend its records in a way that ensures Mrs A receives statements sent to her address in her sole name for the joint account – if needs be in the same way her husband is receiving statements – and to help Mrs A to set up her own online banking so she can view her statements that way too should she wish to do so. I gave both parties longer to respond than normal – four weeks. I did so in order to give first direct enough time to work out what it needed to do to fix what should be a very simple issue.

Mrs A accepted my provisional decision and so did first direct. In order to work out how to fix this issue, first direct exchanged a number of emails with me asking me to, amongst other things, check whether changes it had made had resolved the issue. Despite this, first direct didn't manage to resolve the issue during the four-week period I'd given for comments and to

date it still hasn't done so.

I don't think it's fair to keep this complaint open any longer. I'm, therefore, issuing this decision setting out the steps first direct has to take. Mrs A can decide whether or not she wants to accept my decision – if she does it will become legally binding on first direct. In other words, I'm giving Mrs A an opportunity to resolve this issue once and for all.

Putting things right

Because I expected the issues that Mrs A has complained about to have been resolved by 5 March 2026, I'm going to award compensation for the distress and inconvenience Mrs A has experienced up to that date. I remain of the view that an additional £300 in compensation on top of the £100 that first direct has already offered is fair compensation for that period. In the event that Mrs A continues to have problems with the statements she receives, she'll be entitled to bring a new complaint. It goes without saying that I hope that will be unnecessary and that I trust first direct will resolve this issue once and for all.

My final decision

My final decision is that I'm upholding this complaint. I require HSBC UK Bank Plc trading as first direct to pay Mrs A an additional £300 in compensation on top of the £100 that it's already offered (for the distress and inconvenience she's experienced up to and including 5 March 2026). In addition, I require HSBC UK Bank Plc trading as first direct to amend its records in a way that ensures Mrs A receives statements sent to her address in her sole name for the joint account – if needs be in the same way her husband is receiving statements.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 22 May 2026.

Nicolas Atkinson
Ombudsman