

## **complaint**

Mr J complains about three disputed transactions on his account. He says that HSBC Bank Plc should reimburse these amounts.

## **background**

Mr J told HSBC that he did not recognise three transactions on his account – all made to online gambling sites. He was unable to withdraw money from his account because of these transactions and asked that HSBC refund the full amount.

HSBC investigated Mr J's complaint but concluded that it had done nothing wrong. It told Mr J that it would not be refunding the money so Mr J bought his complaint to this service.

Our adjudicator told Mr J that she could not see that the bank had done anything wrong either. The transaction for the largest amount had been made from the same IP address that Mr J had previously used to make a genuine transaction.

In response to Mr J's submissions about this computer being compromised by a fraudster, she told him that whilst there was no evidence to support this.

But Mr J was not willing to accept the adjudicators' views and asked an ombudsman's decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have to tell Mr J from the start that I cannot see that HSBC has done anything wrong here.

There is no reason why transactions to online gambling sites should alert a bank to suspicious activity – and I remind myself that not only does Mr J have a history of transactions to such sites, but that the IP address used matches that which he has used in the past.

And whilst Mr J submits that his computer has been compromised, he cannot provide a report to support this submission.

I also think that it is highly unlikely, having gained access to his computer and personal details, a fraudster would limit his or her activities to those complained of.

Mr J says that he did not authorise these transactions. If they were genuine, he would not have spelt his name incorrectly and used an email address which was registered to him. But I am not persuaded by this argument and so, I cannot be satisfied to the relevant standard that these transactions were not authorised.

Consequently, I cannot agree that HSBC should be responsible for refunding the money to Mr J.

**my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 22 April 2016.

Shazia Ahmed  
**ombudsman**