

complaint

This complaint's about Mr S's online access to his mortgage account with HSBC Bank Plc. Mr S has been denied access since September 2015. He thinks HSBC caused the problem to begin with and says it won't now do anything to help him restore access.

background

Mr S has a mortgage on a house in the United Kingdom, but presently lives and works abroad. In September 2015, he contacted HSBC by secure online message, asking it to change his monthly mortgage payment. The Bank did this and replied, also by secure online message, confirming it had made the change.

Then, Mr S found he was unable to log in to his online banking with HSBC. He complained via email, to be told he'd need to call the bank. He says he can't do this because there is no telephone network where he's located. Things have been at something of an impasse since then.

Mr S complained to us, saying HSBC's inaction had caused him to incur financial penalties. Our case-handler didn't think HSBC had done anything wrong. Mr S wants to continue with the complaint, so it comes to me to review.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done that, I'm going to disappoint Mr S again, because I'm not convinced HSBC has done anything wrong either.

HSBC says Mr S is locked out of internet access for security reasons. That usually means there have been a certain number of attempted logins where incorrect data has been input. I realise Mr S thinks the problem is down to an HSBC error to begin with, but there's nothing to corroborate that.

I'm not saying there wasn't a fault with the website; there may have been. But no organisation can guarantee its online service will be available 100% of the time. That's why it's prudent for users to ensure they have an alternative means of accessing their accounts, as a back-up. That aside, it doesn't automatically follow that a technical fault (if there was one) was the cause of Mr S not being able to login once the site had been restored.

Overall, I think HSBC's explanation for why Mr S can't log in to his mortgage online is most likely the correct one. In those circumstances, HSBC requires customers to telephone it and go through security procedures before it will restore their online access.

I have to say that's reasonable, and I don't think it's treating Mr S unfairly by insisting he do that. I've noted what Mr S has said about his limited access to a telephone network, but there are alternative technologies that Mr S can use to make telephone calls from where he is located.

They may cause him some inconvenience, and possibly some extra costs. But given the point I make about not relying just on one means of access, I'm afraid that's a problem for him to overcome.

Mr S says he could ask a friend to call the bank pretending to be him, and the bank might never know. That's up to him, but I'm not sure it's a helpful suggestion. Ultimately, I don't think I should direct HSBC to compromise on or set aside its security procedures.

Mr S says that not being able to access his mortgage account online meant he couldn't find out how much interest he'd been charged. This prevented him completing his local tax return, which led to a financial penalty. He also wanted to know how much extra capital he'd paid off the mortgage by making overpayments. This, he says, might have allowed him to suspend payments for a while.

I appreciate his frustration, but for the reasons I've set out, I can't fairly say HSBC should reimburse him. I'm aware we awarded Mr S compensation in a previous complaint he made to us, but the circumstances were different.

my final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 April 2016.

Jeff Parrington
ombudsman