

complaint

Mr H complains about the poor customer service he received from HSBC Bank Plc.

background

Mr H is a customer of HSBC. In March 2015, he attempted a cash machine withdrawal of £500. He did not receive the money but it appears that his account was still debited.

So Mr H phoned HSBC and told it what had happened. The bank paid £500 into his account whilst it looked into what had happened. A few weeks later, HSBC confirmed that there had been a fault with the cash machine and so they would not be taking the money back out of Mr H's account.

Mr H then complained about the distress that this has caused him. He told HSBC that its investigation into Mr H for potential fraud had concerned him.

HSBC failed to respond to this - and indeed subsequent letters. In fact, it was only after this service got involved that HSBC finally responded to Mr H.

It apologised for not replying to his letters and offered him £100 for the stress and inconvenience that he had been put through. But Mr H was not happy with this offer and so asked this service to consider his complaint.

Our adjudicator told Mr H that she thought that the offer of £100 was a fair and reasonable one and not one that she thought she could increase on. Mr H told her that he felt £250 was a more appropriate figure and so asked for 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 can see that HSBC accepts that it provided Mr H with a poor level of customer service. It failed to respond to three separate letters. But this is the bank's only mistake where Mr H's complaint is concerned. Whilst it would still be responsible for the money incorrectly leaving Mr H's account, it cannot be blamed for the error at the cash machine – the machine was the responsibility of another bank.

But HSBC could have responded to Mr H's letters quicker and I think that the compensation it has offered for not doing that is fair and reasonable. I cannot ask it to do anymore.

I know that Mr H does not agree with this – but I am afraid that I cannot offer him the figure that he is looking for.

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 H to accept or reject my decision before 6 November 2015.

Shazia Ahmed

ombudsman