

complaint

Mr D has complained about HSBC Bank Plc's decision not to offer him banking facilities.

background

Mr D applied for banking facilities with HSBC. After assessing his application, it wrote to him to say that at that point, it wasn't accepting his application. He appealed, and the second application was also refused. He feels he hasn't been given an explanation for why this happened, and thinks HSBC has applied its criteria unfairly.

Our adjudicator didn't recommend that the complaint should be upheld. This was because she thought it was a matter for HSBC's commercial discretion to decide what facilities to offer people.

As Mr D disagreed, his complaint's been passed to me for my final 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 know that Mr D must feel disappointed and frustrated by HSBC's decision. This is particularly so, because he feels he meets all of the criteria HSBC says it used when assessing his application. But, ultimately, it looked at all of the information it had, and decided not to offer Mr D banking facilities. This is a legitimate exercise of its commercial discretion, so isn't something I can overturn. I've seen nothing to persuade me that HSBC discriminated against Mr D when making its decision.

I know that Mr D is also concerned that HSBC carried out two credit checks, which has potentially had an impact on his credit file. It did this because Mr D made two applications, so I don't think it was unreasonable.

my final decision

For the reasons given above, and despite my sympathy for Mr D's position, it's my final decision not to uphold this complaint. I make no award against HSBC Bank Plc.

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

Elsbeth Wood
ombudsman