

The complaint

Ms M complains HSBC UK Bank Plc provided poor customer service when she contacted them about an email she'd received.

What happened

Ms M received an email from HSBC saying that they held a different mobile number for Ms M on their Text Message Banking alerts service, than the one they held for her centrally.

Ms M contacted HSBC about this email as she was concerned the email might not be genuine. She said she'd never agreed to receive Text Message Banking alerts. And she was unhappy that she had to make a number of phone calls to find out what the email was about and how she was treated during these calls. So she complained.

HSBC responded to the complaint to say they felt the calls had been handled appropriately and in line with their security procedures. Ms M was unhappy with this response so referred her complaint to our service.

An Investigator considered Ms M's concerns. He said, in summary, the email was genuine and that HSBC had told Ms M this when she spoke to them. And, having listened to the calls with HSBC, he was satisfied HSBC had not provided poor service and were asking questions in line with their security procedure. He was also satisfied that Ms M had signed up for their Text Message Banking alerts when she originally opened her account in 2017.

Ms M said she didn't accept the Investigator's findings. Although she now accepted that she had agreed to Text Message Banking alerts when she first opened the account, she'd later cancelled this service. So she didn't think she should've received the email about it in the first place and she remained unhappy with the service she'd received on the phone about this.

Ms M also referred to a more recent issue she'd had with a phone call with HSBC. This is the subject of a separate complaint.

As Ms M didn't agree, the complaint's been passed to me to decide.

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.

Ms M was unhappy that she received an email from HSBC that she found worrying, so she called them to ask about it. I've listened to all the calls Ms M had with HSBC.

HSBC has explained that Ms M received the email because they held two different phone numbers for her. I know Ms M thinks this was a mistake, but I don't think it was. The bank did hold two numbers for her at the time. I understand why Ms M would've found this concerning since, at the time, she didn't remember that she'd signed up to the Text Message

Banking service when she first opened the account and it was later cancelled. However, I've listened to the calls she had with HSBC and I'm satisfied that they told her the email was genuine straight-away.

During the first call Ms M was told that the email had been sent in error, but the call got cut off before the agent could complete security and check the number HSBC held for Ms M. Although, Ms M was told the email had been sent in error, I don't think it was for the reasons explained above. And I don't think this makes a difference to her overall complaint as her concern at the time was whether the email was genuine – and she'd already been told that it was.

Because the first call was cut off, Ms M called the bank back. During this second call, the agent said she would need to pass Ms M to another colleague to complete security – Ms M said she didn't want to do that, so she hung up. That was Ms M's choice, but I'm satisfied this agent was correctly following the bank's security procedure.

Ms M called back a third time. During this call, Ms M was passed to an agent to complete security who explained that because Ms M's first call was cut off before security had been completed, further security was required. Ms M was also able to confirm her mobile number was correct during this call as well.

I can hear in the calls that Ms M was quite anxious because she was worried about the email and became frustrated when told additional security was required. However, she'd been told in the first call that the email was genuine. It's unclear why Ms M wasn't sufficiently reassured by this but I'm satisfied that her query was answered in that first call.

Overall, I'm satisfied HSBC treated Ms M fairly.

My final decision

For the reasons set out above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 1 September 2023.

Eleanor Rippengale
Ombudsman