

The complaint

Mr E has complained that HSBC UK Bank Plc ("HSBC") failed to call him back after he had issues with various problems with his accounts. He is also unhappy that HSBC sent him a letter instead of calling him. Finally, Mr E is unhappy with the contents of an e-mail from a senior member of staff.

What happened

During various issues that Mr E had with HSBC Mr E says that he was not called back by HSBC's staff when promised. He says that this caused a great deal of distress and inconvenience to him. In relation to this HSBC credited Mr E £50 to reflect the service he received.

One of our investigators looked into this matter already and they concluded that this was sufficient given the overall circumstances of this complaint. Mr E did not agree and therefore this complaint was passed to me to issue a decision.

I should strongly highlight at this point that this complaint only refers to the issue with the promised call backs and the letters. The underlying issues that prompted these calls in the first instance have been dealt with separately.

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.

I'm also very aware I've summarised this complaint very briefly, in less detail than has been provided, and largely in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is at the heart of the matter here.

If there's something I've not mentioned, I haven't ignored it. I've not commented on every individual detail. I've focussed on those that are central to me reaching what I think is the right outcome. This reflects the informal nature of our service as a free alternative to the courts.

The first series of calls that Mr E is concerned with related to an issue with Mr E's banking app. Again, I am only looking at the customer service received during this issue not at the underlying issue relating to the banking app. In this instance I am satisfied that the member of staff did attempt to call Mr E as was promised, so I don't think HSBC did anything wrong customer service wise in relation to this matter.

The second series of calls related to an issue with Mr E's savings account. Again, there is sufficient evidence to suggest that the member of staff did attempt to call Mr E as promised, so again I don't think that HSBC did anything wrong in relation to this.

There does seem to be another series of calls that relates to a different member of staff. It seems that during this time, the member of staff sent a letter to Mr E, rather than calling him as promised. HSBC paid Mr E £50 to apologise for this issue. Overall, I think that this is reasonable, given the minor nature of this issue.

Mr E has raised concerns about the contact he received from a senior member of staff. Mr E says he is unhappy that during these communications, he was told that if he was unhappy with the service that he was receiving from HSBC then he could potentially seek to move his account to a different provider. I have carefully considered this and I don't think that this was an unreasonable thing to say. Mr E clearly has had a number of issues with HSBC during his time banking with them and it is not unreasonable to suggest that if he continues to remain unhappy with HSBC he may want to consider a different banking provider.

Overall, I am satisfied that the £50 that HSBC has credited Mr E is reasonable considering the circumstances of this complaint and it therefore follows that I do not ask it to do anything more.

My final decision

My decision is that I don't uphold Mr E's complaint. This means that I don't think HSBC UK Bank Plc needs to take any further action to settle this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 14 August 2023.

Charlie Newton
Ombudsman