

## The complaint

Mr H says HSBC UK Bank Plc unfairly closed his accounts.

## What happened

Mr H held a current account and a savings account with HSBC. On 26 July 2022 HSBC wrote to him to say it had decided to close his accounts. HSBC gave Mr H 30 days' notice, saying the accounts would be closed on 25 August 2022.

Mr H was unhappy with HSBC's decision, so he raised a complaint. HSBC looked into Mr H's complaint, but did not agree it had done anything wrong. It says that Mr H behaved improperly in his interactions with staff, and so as per the terms and conditions of his accounts HSBC says it was entitled to close those accounts.

Our investigator looked into the complaint and concluded that HSBC had not treated Mr H unfairly.

Mr H was unhappy with the investigator's findings, so the complaint has been passed to me to review afresh and reach a decision.

## 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.

Having done so I've reached the same conclusion as our investigator, and for the same reasons.

I do recognise how frustrating it must have been for Mr H to discover his accounts would be closed. But I've reviewed the account terms and conditions and they set out how HSBC might end the agreement. In particular, the terms say:

*'Sometimes we can end the agreement and close your accounts straight away and not give you any notice. We'll only do this if certain things happen. We've set these out below.*

...

☐ *You've behaved inappropriately either to us or when using our services. For example, you acted abusively, offensively or violently towards employees...*

It seems HSBC took the decision to close Mr H's account following a branch visit in late July 2021. I can't say for sure what happened at the branch, but HSBC's branch notes state that Mr H had visited the branch on multiple occasions and been aggressive and abusive, both to staff members and when speaking on his phone in branch.

Mr H says that he was angry and did raise his voice, but does not believe he has done anything wrong. He says there was nothing to say he could not use his phone in branch.

I can appreciate that Mr H may not have intended to cause upset to the branch staff. But I think there's more to this than just what Mr H did or didn't intend. The branch staff have said that Mr H's behaviour caused offence to both staff and other customers, and that he made them feel uncomfortable. I see little reason for them to say that unless that was their perception.

I've also listened to call recordings between Mr H and HSBC – albeit mostly from after the branch visit in question. Having listened to the calls, some of which involve Mr H swearing, shouting and speaking over staff members, I can see how his behaviour on occasion could have been considered as aggressive.

Taking everything into account, I think it was fair for HSBC to close Mr H's account in line with the terms and conditions of the account. I also note that the terms and conditions allow HSBC to take this step immediately and without notice. But I can nonetheless see that HSBC did still give Mr H a 30 day notice period to give him time to make alternative banking arrangements. So, I think HSBC have acted reasonably here. That being the case, while I recognise Mr H's strength of feeling, I don't think HSBC needs to pay Mr H any compensation.

### **My final decision**

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 17 August 2023.

Sophie Mitchell  
**Ombudsman**