

The complaint

Mr K is unhappy that HSBC UK Bank Plc wouldn't process a transfer he wanted to make while in branch.

What happened

Mr K went into a HSBC branch to transfer a large sum of money from his account. Mr K waited two hours to speak with the branch manager, only to be told by the branch manager that HSBC wouldn't be able to process the transfer that day and that he would have to return to branch the following morning. Mr K wasn't happy about this, so he raised a complaint.

HSBC responded to Mr K and explained that while the branch he visited can process transfers, they do so only on an appointment basis. And because Mr K didn't have an appointment, and because the branch didn't have the staff available to accommodate a walk-in appointment at that time, this was why he'd been offered an appointment at the next available time – which was the following morning. Mr K wasn't satisfied with HSBC's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they didn't feel that HSBC had acted unfairly in how they'd managed the situation, and so they didn't uphold the complaint. Mr K remained dissatisfied, so the matter was escalated to an ombudsman for a final 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'd like to begin by confirming that this service isn't a regulatory body or a Court of Law and doesn't operate as such. This means that it isn't within my remit here to declare that HSBC have or haven't acted in a non-regulatory or unlawful way.

Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the circumstances and factors of a complaint into consideration.

HSBC have explained that the branch Mr K visited operates an appointment system for customers who want to make transfers such as Mr K wanted to make. And HSBC have confirmed that Mr K didn't have an appointment on the day he visited branch, which was why he was offered the next available appointment the following morning.

This doesn't seem unreasonable to me. And, while I appreciate that Mr K waited a long time in branch in the hope of securing a walk-in appointment that day, HSBC have also confirmed that there weren't the staff present in the branch to accommodate a walk-in appointment at that time. I appreciate that this was frustrating and unfortunate from Mr K's perspective, but I'm satisfied that HSBC were following the processes by which that type of HSBC branch operates, and so I don't feel that what happened was unfair.

Mr K is unhappy that he waited two hours to see the branch manager. But Mr K has explained that he was told by HSBC staff that the branch manager was busy at that time and that he would likely be unavailable for a few hours. And so, I feel that any inconvenience that Mr K incurred because of the long wait was inconvenience he consented to rather than making an appointment to return another day – in line with the processes of that branch.

Mr K has explained that the HSBC staff he first spoke with could have conducted the transfer for him at any time during his two-hour wait to see the branch manager. But as explained, HSBC's branch conducts such transfers on an appointment basis, and I don't feel it's unreasonable for HSBC to have staff members in branch who don't conduct appointments and who remain free to assist customers who come into branch for services that don't require an appointment.

Additionally, Mr K has said that the branch manager could have processed the transfer during the 30-minute time that Mr K was speaking with them. But I don't feel that Mr K being told that he needed an appointment would, in all likelihood, have taken 30 minutes. And this leads me to hypothesise that a portion of the time that Mr K was speaking with the branch manager may have involved Mr K objecting to being asked to return to branch the next morning. And again, I feel that the most relevant point here is that Mr K didn't have an appointment on that day, as was required by that branch.

Mr K's wider point here is that regardless of whether he had an appointment or not, there were HSBC staff available who could have conducted the transfer that day. But ultimately, I don't feel that it's unreasonable or unfair for HSBC to have followed branch policy and to have required Mr K to book an appointment with them. And this is because I'm satisfied that it's most likely that the staff that could take appointments weren't available to assist Mr K, and I don't feel it was unfair for HSBC to ensure that staff who don't take appointments were available for their other branch customers who don't require an appointment.

Mr K feels that HSBC refused to comply with a reasonable request and unfairly restricted his ability to transact on his account. But for the reasons explained above, I don't feel that Mr K was making a reasonable request. Rather, I feel that HSBC requiring Mr K to book an appointment with them in line with the processes of that branch was itself reasonable.

Additionally, I also don't feel that HSBC unfairly restricted Mr K's ability to make transfers from his account. It's unclear why HSBC would do such a thing, or for what reason Mr K feels HSBC would place such a restriction on him. And it also must be noted that Mr K was able to make the transfer he wanted to make shortly after his visit to branch, via cheque.

Finally, Mr K has explained that he believes the initial HSBC staff member he spoke with was going to process the transfer but that some form of warning appeared on her screen which told her not to do so. Again, it's unclear why Mr K feels such a warning would be presented by HSBC to its staff. But HSBC have suggested that what's more likely to have taken place was that the staff member looked to see whether any availability for walk-in appointments was available on that day, and then confirmed to Mr K that there wasn't any. And, given all the information and testimonies presented to me here, I find HSBC's hypothesis to be more persuasive than Mr K's in this instance.

I realise this won't be the outcome Mr K was wanting here, but it follows that I won't uphold this complaint or instructing HSBC to take any further action. I hope that Mr K will understand, given all that I've explained, why I've made the final decision that I have.

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 K to accept or reject my decision before 22 August 2023.

Paul Cooper
Ombudsman