

The complaint

Mr T complains that HSBC UK Bank Plc failed to make a bank payment in line with his instructions. And that HSBC is withholding some of his money.

What happened

On 24 March 2023 Mr T attempted to make a bank payment from an account he holds with HSBC – I'll refer to here as account 'D', to another account he holds with another bank. Mr T also has another account with HSBC which I'll refer to here as 'E'. During the call he was told the payment had been made. But when he checked the account he holds with the other bank, the money hadn't arrived. So, he called HSBC to find out where his money was.

After having a few conversations with HSBC, it denied all knowledge of the payment which caused him distress and inconvenience. Mr T says HSBC made him feel like a liar so he made a complaint. HSBC reviewed the complaint but said it hadn't made an error here. Mr T remained unhappy, so he brought his complaint to this service.

Our investigator didn't think this complaint should be upheld. She said that although HSBC could've handled the calls better, the payment Mr T made from D hadn't gone through. And when Mr T called HSBC to query why, he gave the call handlers the account number for E. So, HSBC answered his queries based upon the account number provided by Mr T for E, which was overdrawn, so no payments had been made. So, she didn't think Mr T was entitled to compensation here.

Mr T disagreed and asked for an Ombudsman's review. He said he called on 24 March 2023 to pay funds out of D but that wasn't done. And the way HSBC dealt with the matter and the complaint caused him distress and inconvenience. So, HSBC should return his money and he should be entitled to compensation.

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 largely the same reasons. I know Mr T feels strongly about this complaint and this will come as a disappointment to him, so I'll explain why.

I've read and considered the whole file. But I'll concentrate my comments on what I think is relevant. If I don't mention any specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome.

Mr T was naturally worried when the payment from D to the other account he held outside HSBC hadn't arrived. HSBC has said this payment was stopped for further checks. But after it was unable to speak to Mr T about the payment the funds were returned to his account

and a letter was sent to him confirming the funds had been returned. HSBC then said a payment was made from D to the other bank in April 2023.

It's not unusual for some payments to be stopped for further checks – and that doesn't mean there was a banking error. After considering the points Mr T has raised, the main issue for me appears to be that he was giving the account number for E to HSBC when he was calling to query the payment he sent. So, when he was asking HSBC where the payment was the call handlers couldn't see that a payment had been made from the account details Mr T was giving them. So, I don't think HSBC has intentionally set out to frustrate Mr T here. I think there was a misunderstanding when discussing which account the payment was made from.

I agree with the investigator that some of the calls could've been handled better by HSBC and I agree that doesn't automatically mean Mr T should be compensated. As I've said above, I think this was an unfortunate situation caused by a misunderstanding.

Mr T believes HSBC has withheld some of his money from his accounts following the payment he tried to make from D in March 2023. But I don't agree and haven't found any evidence to suggest HSBC has withheld any of his funds unfairly.

I realise this will be a disappointment for Mr T, but based on what I've seen, I don't think the complaint should be upheld.

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 T to accept or reject my decision before 18 December 2023.

Mark Dobson
Ombudsman