

The complaint

Mr S complains about the level of service that he received from HSBC UK Bank Plc trading as first direct.

What happened

Mr S called first direct after having difficulty making a payment from his account. Mr S says that first direct treated him terribly during part of the calls. Mr S was unhappy that one of the call handlers mispronounced his name and then said they were transferring his call without first asking him if this is what he wanted.

First direct offered Mr S £50 to apologise but he did not think that this was enough given the level of stress he had gone through. Mr S is unhappy that first direct did not try and negotiate a solution with him, rather than just pushing him on to our service if he wasn't happy with the offer of compensation.

Our investigator thought that first direct responded fairly to Mr S's concerns when it offered £50 and said that members of staff would undergo training.

Mr S was unhappy with the investigation outcome and asked that first direct increase its offer of compensation to £100. First direct would not increase its offer, explaining that during calls with Mr S, he talked over members of staff and ended the complaint call by saying he wanted to keep watching a live sporting match.

Our investigator still thought first direct's offer to pay £50 was fair. Mr S disagrees saying that he has not had the chance to speak with our investigator again which has in turn damaged his chances of a positive outcome to his complaint.

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 realise that I have summarised this complaint in less detail than the parties and that I have done so using my own words. The rules that govern the Financial Ombudsman Service allow me to do so. But this does not mean that I have not considered everything the parties have given to us.

I have listened to the call recordings – in particular the part of the call where Mr S thought the call handler had mispronounced his name. I do not intend any disrespect but it sounds to me as though the individual did pronounce Mr S's name correctly, although I can appreciate that he disagrees.

I agree that it would then have been preferable to have asked Mr S if he wanted the call to be transferred to another member of the team. But I can also understand the call handler thought the conversation had got off to a poor start given Mr S's obvious upset. I am not

persuaded that there was any deliberate rudeness on the part of first direct which would warrant an additional award of compensation.

According to first direct's timeline, Mr S made his first call at around 2:35pm with the payment issue being resolved around 3.00pm. First direct agreed that some of the communication about the payment fell short of what Mr S could have expected but explained that it had provided coaching feedback to the staff members involved. I think this was a reasonable response.

I understand that Mr S found the experience stressful but given the speed with which first direct responded to his concerns, I am not persuaded that an increased compensation payment is justified.

Mr S is unhappy with the way that first direct dealt with his complaint during the call. I should say that complaint handling in itself is not a regulated activity that we can usually consider complaints about. That said, I do not consider first direct handled the call unfairly. I can hear that first direct had already taken the time to listen to the calls and provide feedback to the staff involved. When Mr S declined first direct's offer to pay £50 the call handler asked him what he thought was reasonable. Mr S explained that he had found the experience stressful and first direct asked him to speak a little more about this. However, Mr S said that he was watching live sport and would prefer a call back later. So, I don't think it was unreasonable for first direct to follow up the call with a final response setting out its proposed resolution of Mr S's complaint.

I am sorry to disappoint Mr S but for the reasons outlined above, I agree with our investigator that first direct has already done and offered enough to put things right.

My final decision

HSBC UK Bank Plc trading as first direct has already made an offer to pay £50 to settle the complaint and I think this offer is fair in all the circumstances. So, my final decision is that HSBC UK Bank Plc trading as first direct should pay Mr S £50.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr S to accept or reject my decision before 1 February 2024.

Gemma Bowen
Ombudsman