

The complaint

Mr M complains that HSBC UK Bank Plc didn't send him a new debit card when his existing one expired.

What happened

Mr M lives in a country outside of the UK. His debit card expired around October 2022 and, although he chased a replacement with the bank multiple times, he's still not received a new card.

HSBC says it ordered replacement cards on two occasions, both of which were sent to Mr M's international address as per the bank's records. The bank concludes that the problem seems to be down to the courier service.

After Mr M brought his complaint to this service, HSBC issued a further two replacement cards via courier. It's unclear whether the most recent card has arrived. Our investigator concluded that the bank had acted fairly and had fulfilled its duty to send a replacement card to Mr M. The investigator decided that HSBC wasn't liable for issues with the courier.

The complaint remains unresolved, so it has been passed to me 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 share the opinion that HSBC has acted fairly – I'll explain why.

HSBC has demonstrated that a new card was issued in September 2022, ahead of Mr M's previous card expiring. It's unclear why this card didn't arrive. The bank concluded that it was lost in the post. When Mr M contacted HSBC in March 2023, I can see that HSBC issued a replacement card. Both cards seem to have been sent to the addresses HSBC held on its records (a correspondence address and a home address), one of which I can see matches the address we hold for Mr M. Again, it's unclear why this second card didn't arrive either, but I can see that HSBC sent it, so I can't fairly say that it did something wrong.

The bank has since issued a two further replacement cards and provided this service with tracking details for reference. The first of these again failed to arrive at Mr M's address. According to tracking information, the second replacement seems to have left the UK over a week ago. Mr M is yet to confirm whether this has been received.

I can't say for certain why multiple cards failed to arrive at Mr M's address. It seems likely that there's a problem with the courier or there's an issue with post being received at the relevant address. But I can't hold HSBC responsible for problems outside of its control. The bank appears to have done what it can to get a new card to Mr M, so I'm satisfied it hasn't acted unfairly.

Unfortunately, managing a UK account whilst living in another country means typical banking

activities could be more challenging for Mr M compared to when living in the UK. In this instance, the bank seems to have acted reasonably to help resolve this matter. So I don't see reason to uphold this complaint.

Should Mr M not receive the card that's currently in transit, he may contact HSBC for further support.

My final decision

For the reasons above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 29 September 2023.

Abdul Ali
Ombudsman