

The complaint

Miss J is unhappy with the service she received in one of HSBC Bank Plc's branches.

What happened

The circumstances that led to this complaint are well known to both parties, so I won't repeat them in detail here. But, in summary:

- Miss J visited one of the bank's branches in order to set up two new payees on her current account and make a faster payment to each. She says she queued for 10 to 15 minutes and was then, rudely, told to wait while other customers were served.
- HSBC accepts the situation might not have been handled as well as it should have been. The bank paid £40 compensation to Miss J on the day of the event and offered an additional £60 after further investigating her concerns. Miss J thought the offer was an insult and referred her complaint to this service.

Our investigator thought the bank's offer was fair. Miss J disagreed and asked for £2,000 compensation. The investigator didn't agree this was reasonable, so the matter has come to me for review.

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.

Unfortunately, when it completed the full complaint investigation, HSBC didn't ask the branch staff for their recollection of events. And, given the time that had passed by the point we requested this information, it wasn't possible to get this from any of the staff who were involved. Instead, the bank explained that when branches are busy, counter staff sometimes ask customers to wait if they want to undertake transactions which usually take slightly longer to complete, while they help other customers with quicker transactions. HSBC says this can help to reduce overall queueing times.

The above approach doesn't seem wholly unreasonable. But I've also taken into account that Miss J says the branch staff didn't properly explain to her why she needed to wait. And the member of staff, who eventually helped her, managed to complete her request fairly quickly. What this meant, in Miss J's words, is that she was left feeling humiliated and that the decision not to serve her was racially motivated. It also seems, given that compensation has been offered alongside an apology, that HSBC accepts, to some extent, that it could (and should) have handled things better.

I've thought very carefully about what Miss J has said about how this incident made her feel. Despite what she's said, I think the bank has taken her concerns seriously and tried to put things right promptly after she raised her complaint – this includes giving a written apology. I realise Miss J has been HSBC's customer for many years and I appreciate her strength of feeling as well as the time it's taken her to pursue this matter. But, overall, I think an award

of £100 represents fair and reasonable compensation given the particular circumstances of this complaint. I also hope that it helps Miss J to know that someone impartial and independent has looked into her concerns.

My final decision

My final decision is that HSBC UK Bank Plc should pay a further £60 compensation to Miss J.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 19 September 2023.

Ruth Hersey
Ombudsman