

## **The complaint**

Mr M complains HSBC UK Bank Plc took too long to send him a card.

## **What happened**

Mr M cancelled his card through his mobile application (app) on 29 May 2023. Mr M contacted HSBC on 21 June 2023 as he hadn't received his replacement card.

HSBC said no new card had been ordered. HSBC ordered a card for Mr M and offered him £15 for the inconvenience of not having a card.

Mr M thought he should be compensated more and complained to HSBC. HSBC responded to say there was an error with his app which meant he couldn't order a new card.

HSBC said Mr M should have seen a message telling him to call in for a new card. HSBC also increased its offer of compensation by £75.

Mr M thought this offer was too low as well, and brought his complaint to this service. An investigator looked into things and thought HSBC's offer was fair.

The investigator thought Mr M had waited a long time to chase HSBC about his lack of card. And the investigator thought Mr M likely had another way to pay for things as there wasn't a large amount of spending once he got his card.

Mr M didn't agree, and said he'd be closing all his accounts and telling other people to do the same. Mr M also said he'd be complaining to the chief executive of HSBC and taking some legal advice.

Mr M said nothing like this had ever happened in his long association with HSBC and £90 was not enough to compensate him fairly. Mr M asked for an ombudsman to decide things.

## **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.

There's little dispute about what happened here. HSBC acknowledges no new card was ordered when Mr M cancelled his card.

HSBC says there was a known error in the app and Mr M should have seen a warning message. But HSBC can't show this message or be certain the message was displayed.

Regardless of the message, Mr M didn't have a card for some considerable time. Mr M says he was told the card would take five working days to arrive.

But Mr M waited almost three times as long before contacting HSBC. In the circumstances, I think it would have been reasonable for Mr M to contact HSBC sooner than he did.

I wouldn't expect HSBC to proactively check a new card was ordered after one was cancelled. Because of this, I don't think HSBC knew Mr M was waiting for a new card until he contacted it in June.

Once HSBC knew Mr M was still waiting for a new card it quickly ordered one and Mr M's since received it. I don't think I can say HSBC should have realised sooner a new card hadn't been ordered.

But HSBC should have allowed Mr M to order a new card through his app or made it clear no new card had been ordered and Mr M would need to call in. I can't be certain the lack of ordered card was made clear to Mr M, so I think it's reasonable HSBC compensate him.

Looking at Mr M's statements, he uses his card for day-to-day spending so it must have been inconvenient not to have a card. But Mr M waited a long time to chase up his new card, so I don't think Mr M was inconvenienced to a great degree by not having his card.

Had Mr M experienced severe inconvenience by not having his card I'd have expected him to chase HSBC much sooner than he did.

Overall, I think HSBC's offer is fair. There's been some confusion about the offer HSBC made, it initially offered £15 then increased this by a further £75. In its submissions to this service HSBC said it was offering £100.

HSBC's confirmed this £100 offer is open to Mr M, and I think this is a fair offer.

Mr M's said he's going to close all his accounts and get legal advice. As an impartial service I can't comment too much on this, but Mr M is free to close his accounts if he wants to.

### **My final decision**

My final decision is I uphold this complaint and HSBC UK Bank Plc should pay Mr M £100 to compensate him for the delay in receiving his card.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 15 January 2024.

Chris Russ  
**Ombudsman**