

## **The complaint**

Mr L complains that HSBC UK Bank Plc led him to believe he would qualify for an account incentive by opening an Advance Bank Account, only to be told he wasn't eligible.

## **What happened**

Mr L said when HSBC failed to honour its switching guarantee he complained and wants a refund of fees and interest owed to him. He said he had an 18-minute call with HSBC on 13 November 2022 when its agent assured him he would be eligible for the account incentive.

HSBC said Mr L didn't receive the incentive as he had previously held an account, which he had requested HSBC close on 9 October 2021. HSBC said it was sorry to learn that Mr L didn't recall holding this account when he opened his Advance Bank Account 13 months later. It said the criteria for the switch was on its website before he opened the account, and it declined to pay him the £200 incentive, but offered £50 as a gesture of goodwill.

Mr L couldn't confirm the number at HSBC he'd called, but HSBC said wherever his call had connected it would always register against his customer number. HSBC said it had searched unsuccessfully for Mr L's calls around the date, using his mobile and landline number.

Mr L said HSBC claimed he called on 17 November 2022 whereas he had actually called on 13 November at 12:40 hours, for 18 minutes 11 seconds. He was surprised that HSBC didn't request the screenshot to prove the call, despite offering to do so, and had declined to provide all the phone numbers which HSBC can be reached on which he could put into his phone to find if he had made calls to any of its numbers. Mr L referred his complaint to us.

HSBC provided a copy of Mr L's bank statements for a previously held account which dates from July 2020 to October 2021, when the account was closed.

Our investigator didn't recommend the complaint be upheld. She said it was clear that Mr L wasn't eligible for the incentive payment. She said HSBC couldn't trace his call despite making a further and wider search at our request. She requested any other evidence of the call Mr L may have.

Mr L disagreed with the investigator and requested an ombudsman review his complaint. He said HSBC's position on the incentive payment isn't as represented to him in the phone call he made to them. He didn't have any other information other than his screenshot of the call, but the call history is only stored for six months. Mr L said that had the investigator requested this within six months this would have been possible, but due to our inefficiency in not asking for relevant details sooner it was no longer available.

## **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.

Mr L has complained and received compensation in relation to other complaints about HSBC. The present complaint only concerns the non-payment of the £200 incentive available from HSBC for the opening a new account.

HSBC's eligibility rules for its account incentive were clearly set out on its website and stated that applicants won't qualify if they have held an HSBC account on, or after 1 January 2019. HSBC has sent Mr L copies of his account statements that show he held an account with the bank up until he closed it in October 2021. And so Mr L wasn't eligible for payment of the account incentive.

When completing the bank account switching process, it is the responsibility of the customer completing the switch to check the terms and conditions, so they understand the eligibility criteria. However, Mr L said that he was assured by HSBC's agent on a call on 13 November 2022 that he would be eligible. I don't doubt that Mr L called HSBC on 13 November 2022 but there is no recording of that call. Mr L's online application for the account is dated 14 November 2022.

HSBC hasn't found any recording of a call with Mr L on or around 13 November 2022. I think it could have helped if HSBC had requested Mr L to send his screen shot of his call, though it said the call duration wouldn't help as its system can't distinguish between hold time and agent time. Equally, Mr L could have sent the screenshot to HSBC, or to us as part of his complaint as it generally helps to provide all supporting evidence of complaint points.

HSBC have provided us with evidence of the search they carried out to locate the call after we provided them with the date and time of the call from Mr L.

I don't think it was unreasonable for HSBC to decline to meet Mr L's request to provide all of its phone numbers. As it has said, these are many and varied and change over time, and are generally available to customers on the internet. I'm sorry Mr L no longer has the screenshot of the exact date and time of his call, particularly if that included the number he called.

Open-source information about the phone Mr L registered when he applied for the HSBC account on 14 November 2022 states that call history can be saved to a computer or printed out. And sets out how a call history can be retrieved beyond the six months or a year that the call history is immediately available. If Mr L subsequently obtains the number at HSBC he called and provides this to HSBC I would expect HSBC to make a further check of its records.

Given that Mr L was never eligible for the account incentive and the lack of evidence of advice from HSBC to the contrary, I can't uphold this complaint. I think HSBC's offer of £50 to Mr L as a gesture of goodwill is fair and reasonable, and is still open to him. I realise he will be disappointed not to receive the full £200 of the account incentive, however a reading of the eligibility criteria online would have put the issue beyond doubt without the need for any phone calls.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 2 November 2023.

Andrew Fraser  
**Ombudsman**