

The complaint

Mr M complains about the customer service he received when he called HSBC UK Bank Plc trading as first direct ("first direct").

What happened

On 28 June 2023 Mr M called first direct to make a payment. During the call, the phone line cut off and Mr M says he expected a call back that didn't happen.

Around five minutes later Mr M called the bank again and got a different advisor. Mr M was taken through extra security which he was unhappy with and forms part of his complaint.

Mr M called again the next day to check his balance. He was asked to be taken through the verification process and was put on hold. The agent was unable to access Mr M's account and Mr M says this made him feel anxious and like a criminal. So, he logged a complaint with first direct.

First direct looked into the complaint but didn't uphold it. It said Mr M's phone put the advisor on hold during the first call and then hung up. First direct went on to say that a security note was added to Mr M's account because the line dropped in the middle of the verification process on the first call, meaning the agent had to ask further security questions on the second call. As this is part of its normal security process, it didn't think it had done anything wrong.

As Mr M remained unhappy, he brought his complaint to our service.

Our investigator looked in the complaint but didn't think it should be upheld. Our investigator said he didn't think it was unreasonable of the banking advisor to ask additional questions after the initial call had cut off. Our investigator also found the banking advisors to be polite throughout the calls and they also explained why certain processes needed to be followed.

Lastly our investigator found Mr M was put on hold for around three minutes which he didn't think was an excessive amount of time.

As Mr M didn't agree with the investigator's view, the complaints 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've come to the same outcome as the investigator for largely the same reasons. I'll explain why.

I'm very aware that I've summarised this complaint briefly, in less detail than has been provided, and in my own words. No discourtesy is intended by this. Instead, I've focussed on what I think is the heart of the matter here. If there's something I've not mentioned, it isn't

because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

I was to reassure Mr M that I've reviewed all of the information we hold from both parties including listening to the telephone calls he had with the banking agents. Having listened to the calls Mr M had with the bank's advisors on 28 and 29 June 2023, I'm satisfied with the bank's response when it said that additional security questions were asked following the first call cutting off. Although our service wouldn't tell a business what security process it needs to follow, we can look at whether it's been applied fairly as I've done here. And I'm satisfied that the security questions were fair and reasonable.

I understand Mr M has said that these checks had never happened before, and this is what concerned him. I have thought about this point carefully, but it doesn't change my decision. As I'm considering what happened in the circumstances of this complaint, I have considered what happened as part of the security process the bank took Mr M through.

Mr M says he was made to feel like a criminal. Having listened to the call he had with the second advisor; he made this comment before she had asked him any security questions. So, it appears Mr M shared this view before he was taken through the process he has now complained about.

Mr M mentioned on the call to our investigator that he was told by the banking advisor no one could be in the room with him when he was going through the security process. I've listened to the call, and I've not found Mr M raised this or advised there was anyone with him that he wanted to support him. If he had done, I'd expect the bank to have considered the request.

It's worth noting that the security process is in place to protect Mr M and his money from financial harm. So, although I can understand Mr M feels frustrated by the process he was made to go through, the intention was always to protect him against other people accessing his account unlawfully.

I can see from looking through the bank's information that if a call cuts off, it doesn't call a customer back. In this situation, as Mr M hadn't been through the verification process, I can understand why the bank made the decision not to call him back, as it couldn't be sure it was him that had called in the first place. So, I don't find the bank has done anything wrong by not returning the call. The bank also advised Mr M that the agent would've picked up another call straight after his call had ended.

When Mr M called back, he was clearly frustrated by the process he had been made to go through. Mr M has mentioned a number of times that he was unhappy with how he was treated and spoken to, but throughout the calls I've listened to I've found each advisor to be polite and helpful. Mr M then went on to make claims the bank was racist, was laundering money and involved in arms trade and people trafficking, which in my opinion was inappropriate when the agent was trying to assist him.

Mr M has mentioned his disability a number of times and I've considered this carefully as part of my investigation. I also appreciate taking Mr M through additional security had an impact on his health. Whilst I am sorry to hear how the process made Mr M feel, I'm satisfied first direct clearly explained why he needed to go through this process to try and put his concerns at ease. Mr M also mentioned that some of his concern was that his account had been hacked, and the process Mr M went through was to prevent this type of thing from happening. I also haven't found any evidence to suggest Mr M was taken through a different

process to anyone else because of his race.

When the advisor had trouble accessing Mr M's account straight away, they put Mr M on hold. I've listened to the call and Mr M was on hold for a short amount of time, and was also told why he had been placed on hold. Although I appreciate when you're on hold it can often feel longer, I don't find this an unreasonable amount of time given the issue they were trying to sort. At this time Mr M expressed how unhappy he was about being put on hold and also told the advisor something didn't feel right. The advisor told Mr M several times it was due to her system being slow. Mr M was later told only one person can access his account at one time and this also impacted the advisor on the phone being able to get into the account.

In summary, while I can understand how the whole security process made Mr M feel, and while I appreciate it felt different to his usual calls, I find this was most likely because the calls hadn't cut off at such an early point on previous occasions, and so he maybe hadn't been taken through the process in the same way.

Because of everything I've said above, I won't be upholding the complaint, as I'm satisfied first direct haven't done anything wrong in the circumstances.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 2 February 2024.

Tom Wagstaff
Ombudsman