

The complaint and what happened

Ms O is unhappy with the length of time it took HSBC UK Bank Plc to send her some account statements and a replacement debit card. She thinks the bank should pay a significant amount of compensation to cover the financial, and other, losses and inconvenience she suffered as a result.

HSBC apologised for the inconvenience caused and offered £50 compensation to Ms O. She refused and asked us to look into the matter.

Our investigator didn't think HSBC should be held responsible for all of the consequential losses Ms O had claimed. But she recommended the bank should pay a total of £150 compensation. HSBC agreed, but Ms O did not and she also pointed out that the bank had actually increased its offer to £200 after she'd referred the complaint to our service.

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.

This includes the phone calls that took place in mid-July and early-August 2022, in which the statements and debit card were first discussed.

Having done so, and while I appreciate Ms O's strength of feeling, I agree with the outcome the investigator reached and with the reasons she gave. Like the investigator, I think the bank made mistakes here. But the evidence doesn't support Ms O's assertion that the losses she's claimed were reasonably foreseeable by the bank or stemmed solely from the delays HSBC caused in sending her the account statements.

I would also add that the replacement debit card wasn't ordered during the first call in July 2022. The call-handler confirmed one had been posted in March, they confirmed Ms O's address and she said she would check this out. It was only in the subsequent calls that she agreed for a replacement card to be ordered and sent to a branch where her brother could collect it because she was out of the country. And Ms O hasn't indicated that it wasn't subsequently delivered to branch, as expected.

As I've already said, HSBC offered £200 compensation in March 2023, after Ms O had referred her complaint to this service and I think that's a fair and reasonable award in all the circumstances of this particular complaint.

My final decision

My final decision is that HSBC should pay £200 to Ms O if it has not already done so. It should do so within 28 days of the date on which we tell it that Ms O accepts my final decision.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms O to accept or reject my decision before 29 December 2023.

Ruth Hersey
Ombudsman