

The complaint

Miss K complains HSBC UK Bank plc (HSBC) provided her with poor customer service when she was looking to make a cash withdrawal from her bank account.

What happened

Miss K says in early May 2023 she telephoned HSBC as she wished to make a large cash withdrawal from her bank account and was told by the advisor she could visit the branch on a Saturday to do that, but when she made the visit the counter tills were closed. Miss K says she complained about this misinformation and was awarded £100 for the inconvenience.

Miss K says she also telephoned HSBC that day to increase her cash withdrawal limit, organise a payment to a family member and gain access to her online banking. Miss K says over this time she was transferred to the wrong departments causing her to continually repeat what she had said, given misinformation about gaining access to her online/mobile banking and says HSBC service was unacceptable causing her considerable inconvenience and upset.

Miss K says although HSBC have paid her £300 by way of apology this doesn't go far enough for the inconvenience and upset this matter has caused.

HSBC says it accepts it has not provided Miss K with the level of customer service it would expect and have provided feedback to the managers and staff involved to avoid any future repetition. HSBC felt it had adequately compensated Miss K for this, as it has paid £300 by way of compensation. Miss K wasn't happy with HSBC's level of compensation and referred the matter to this service.

The investigator looked at all the available information but didn't uphold the complaint. The investigator says after listening to a number of phone calls between Miss K and HSBC it is clear there had been some servicing errors by HSBC.

The investigator felt HSBC had acknowledged that, apologised and paid Miss K £100 for the misinformation about the availability to withdraw cash on a Saturday. The investigator pointed out HSBC had made a further £200 compensation payment for the various issues Miss K faced when attempting to increase her cash withdrawal limit, access online banking and make a payment to a family member and felt this compensation payment was sufficient here.

The investigator referred Miss K to the levels of compensation this service would look to award in similar circumstances and felt the overall redress of £300 was fair.

Miss K didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman 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 won't be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Miss K to have suffered the poor levels of service she did here. When looking at this complaint, given HSBC have accepted the shortcomings in the service levels it provided Miss K, I will consider if the level of compensation it has paid Miss K adequately compensated her for the inconvenience this series of events caused her.

Both parties have provided comprehensive details of the events and the background to the complaint is well known to both parties, so I don't intend to repeat everything that's been said or to comment on every point raised – that's not to say I haven't considered everything here – I have but it's just I don't need to comment on every individual point to come to a full and impartial decision. Like the investigator I have listened to a number of phone call recordings, and it is clear HSBC could have provided a much better service to Miss K when she asked about withdrawing cash, accessing online/telephony banking, and wishing to make a payment to a family member.

Without trying to minimise the frustration these interactions with HSBC would have undoubtedly caused Miss K here, I am satisfied HSBC have adequately compensated her for that. I say this because while HSBC have not provided the service levels this service would expect, it has apologised to Miss K, given feedback to those members of staff involved and paid a total level of compensation of £300.

While Miss K doesn't think this goes far enough, it's worth saying it's not my role to penalise businesses when service issues like this arise but to ensure it apologises, takes steps to prevent future occurrences and pays a proportionate amount of redress – on balance, for the reasons I have already given, I'm satisfied it did that here.

While Miss K will be disappointed with my decision, I won't be asking any more of HSBC.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 27 December 2023.

Barry White
Ombudsman