

The complaint

Mr G complains that HSBC UK Bank Plc won't provide details of how a fraudster accessed his bank account.

What happened

Mr G said that someone accessed his bank account via telephone banking and fraudulently transferred £850 from his account and changed his date of birth. Although they couldn't match his voice password they were able to answer other security questions. Mr G changed the telephone password and asked HSBC which of his personal details was compromised.

HSBC immediately refunded Mr G's loss, but said it couldn't tell him which security questions were answered correctly, only that they were personal and/or account details. Mr G complained that there was no justification for this. He said if he knew he would insist HSBC change those details that it requests.

HSBC told us that by explaining to a customer how a fraudster got through the security would be outside of its security process which is formulated in compliance with legislation on fraud. HSBC said to comply with Mr G's request would cause it to go into detail about its security procedures, and this is not something it is prepared to do.

Mr G said he's now worried that his account could be accessed again and further defrauded. He is dissatisfied with HSBC's response and referred his complaint to our service.

Our investigator didn't recommend that the complaint be upheld. She said we can't ask HSBC to disclose the information Mr G requests and it hadn't made any errors. She advised Mr G to speak to Action Fraud.

Mr G was dissatisfied with this response as his request concerned information he had given to HSBC himself, and his complaint has been referred to me as ombudsman to review.

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 G wants to know which security questions the fraudster got right to get through HSBC's security, so that he can change the questions to prevent this happening again. HSBC says it cannot advise customers of its specific security questions.

I sympathise with Mr G for having his bank account accessed by a fraudster as it's clear this person had some knowledge of his personal information. I can understand the worry and uncertainty this has caused him. I'm pleased HSBC immediately refunded the amount stolen and hopefully this gives him some reassurance that he's not going to be defrauded in this way.

I am satisfied that HSBC is required to keep security sensitive information confidential. In order for HSBC to explain how the individual was able to pass security on Mr G's account, they'd have to go into detail about its internal security procedures and its approach to requesting information. It is not prepared to release this information and I understand the reasons for this.

From what I have seen, HSBC has acted in accordance with its procedures and its requirement not to disclose anything concerning those procedures. And so I think it has treated Mr G as it would any other customer in his circumstances, and this is fair and reasonable.

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 G to accept or reject my decision before 13 September 2023.

Andrew Fraser
Ombudsman