

## **The complaint**

Mr S complains HSBC UK Bank Plc have refused to allow him to increase his credit limit from £7,000 to £10,000 temporarily.

## **What happened**

Mr S lives abroad. He was planning a trip to the UK and wanted to increase his credit limit for the time he was here from £7,000 to £10,000. When contacting HSBC and asking them to do so, they told him no, and wouldn't explain why. After several attempts to understand why without being told, Mr S made a complaint.

HSBC said they'd considered Mr S' application but it didn't meet their criteria – so as a responsible lender they couldn't increase his credit limit. They also said they couldn't provide any further information because their lending criteria was commercially sensitive.

Unhappy with this, Mr S asked us to look into things. One of our Investigators did so but didn't think HSBC had done anything wrong.

Mr S didn't accept this. He said HSBC had treated him very poorly and refused to say why. He asked if our service has any discretion to express an opinion on behalf of a complainant. He also asked for an Ombudsman's review, so the complaint's been passed to me to decide.

## **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.

As our Investigator explained our role is to decide whether HSBC have done something wrong, or otherwise acted unfairly, and put that right.

We don't take sides, so we wouldn't express an opinion to HSBC in the way Mr S seems to be wanting. In context, I think he was suggesting we speak to HSBC and ask if they'd change their mind. In the circumstances it's HSBC's decision only on whether to lend, and that isn't something we can generally influence. In addition, HSBC communicated with us regarding Mr S' complaint, but didn't suggest they wanted to revisit their own decision.

So, in the circumstances of any informal options such as asking them to review things ruled out – the only option left to me is to consider things more formally.

That means I need to decide if HSBC have done something wrong or acted unfairly. Credit providers such as HSBC have requirements on them to ensure they lend responsibly and affordably. They'll have their own internal criteria for exactly what this looks like – and as long as that's been applied fairly then it isn't something we'd generally look at.

In Mr S' case, I've seen nothing to suggest HSBC have inappropriately refused his credit limit increase application. HSBC have told us it was turned down by their system automatically and I've seen nothing to suggest otherwise.

I do understand Mr S will say it's unfair they've turned him down given his long history with HSBC, and it's not fair they've not told him why. But, it's their decision on whether to grant additional lending to him, and as frustrating as it is I'm afraid they're not required to tell him why.

### **My final decision**

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 4 January 2024.

Jon Pearce  
**Ombudsman**