

## The complaint

Mr A complains about the lack of features on HSBC UK Bank Plc's mobile app. He's also unhappy that the bank failed to set up his direct debit instruction.

## What happened

Mr A complains about the lack of features on the HSBC mobile app. He says it doesn't display pending credit card transactions, and it doesn't have the option to set up or amend direct debits for credit cards. He says it doesn't show any information about existing promotions which apply to the account, such as duration and expiry date. He also says it doesn't send a notification that the statement balance needs to be paid by a certain date.

Mr A complained to the bank about the app. He said he felt that it had been set up in this way to increase the chances of the bank being able to charge the consumer late fees by not paying on time.

Mr A's original complaint to HSBC also included a complaint that the minimum direct debit to his credit card wasn't set up and this led to him missing a payment and being caused concern that the credit reference agencies might report a negative marker.

In response, HSBC said it would look into improving the apps features but that it was currently unable to amend it. It accepted that it was at fault for failing to set up the direct debit to take Mr A's minimum payment. It said it had rectified this as soon as Mr A made them aware of the issue and had refunded the £12 missed payment fee. It confirmed that no late payment marker would be recorded. HSBC offered compensation of £100 in recognition of the inconvenience caused.

Mr A remained unhappy and brought his complaint to this 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.

### The app

This service isn't able to tell a bank what features it should or shouldn't include on its app because the app is part of the banks policy and processes.

I understand Mr A's point when he says that most other banks have the features on their apps that he feels are lacking from the HSBC app. However, its not unusual for apps to differ between providers within the same sector. Unless the app has caused Mr A a financial loss, through (for instance) a technical error, then a complaint about the functionality of the app is outside the remit of this service.

HSBC has told this service that the functions which Mr A would like to see in the app aren't currently available. It has said that it is regularly looking to improve its digital platforms but at the present time it isn't able to amend the current features nor is it able to guarantee that the

suggested features will be added.

### The direct debit issue

HSBC has acknowledged that Mr A originally requested a minimum payment direct debit to be set up on the card when he applied for the card in December 2022. It accepts that this request wasn't completed, probably due to a system issue. This led to a situation where Mr A missed a payment on his credit card.

I can see that once the issue had been identified, HSBC rectified the error by adding the direct debit instruction to the account, correcting Mr A's credit file and refunding the missed payment fee, HSBC also offered compensation of £100 for the error.

I've thought about whether HSBC did enough to resolve this aspect of Mr A's complaint. I'm satisfied that HSBC acted quickly to put things right. And I think the compensation offered is a fair and reasonable amount in the circumstances, and in line with what this service would award. So, I won't be asking HSBC to pay anything further.

### **My final decision**

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

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

Emma Davy  
**Ombudsman**