

The complaint

Mrs M complains HSBC UK Bank Plc called her when advised not to.

What happened

Mrs M's husband sadly passed away. Mrs M's daughter contacted HSBC and asked it to deal with her, because Mrs M was going through a very distressing time.

HSBC dealt with a complaint for Mrs M and called her to let her know the outcome.

Mrs M's daughter complained to HSBC to say it should have called her with the outcome, as previously agreed. HSBC responded to say it was sorry it had given Mrs M's daughter the wrong information.

HSBC apologised as it shouldn't have said it could only deal with Mrs M's daughter as Mrs M hadn't authorised this.

HSBC said it needed to speak to Mrs M regardless, to either discuss the outcome of the complaint or get her authorisation to speak to her daughter. HSBC offered Mrs M's daughter £250 to compensate for the wrong information.

Mrs M brought the complaint to this service. An investigator looked into things and agreed HSBC made a mistake when it called Mrs M and not her daughter. The investigator thought the offer of £250 compensation was fair.

Mrs M's daughter didn't feel the compensation was reasonable as HSBC hadn't addressed the service it provided. Mrs M's daughter said the £250 offer is a standard offer. The complaint was passed to me to decide things.

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.

I think HSBC made a mistake when it told Mrs M's daughter it would deal with her and not Mrs M. I don't think HSBC could agree this without speaking to Mrs M first and making sure she was happy for HSBC to discuss her account with her daughter.

When HSBC called Mrs M I think it could probably have handled things better, such as asking Mrs M if she'd prefer her daughter to deal with things before delivering the outcome.

On the call Mrs M says she needs to discuss things with her daughter, so HSBC agrees to put the outcome in writing, with a direct number for the complaint handler.

Mrs M's daughter has said an offer of £250 is a standard offer, but I don't agree. This service's awards start much more modestly than £250.

And I need to consider the fact Mrs M's daughter isn't the complainant here, Mrs M is. HSBC made its offer to Mrs M's daughter, but has since said the offer is open to Mrs M.

I think the offer of £250 is fair to compensate Mrs M for the distress HSBC caused to her by giving her daughter incorrect information. And for the additional inconvenience of calling Mrs M when she likely wasn't expecting to have to deal with the complaint.

It seems Mrs M's daughter has also been distressed by what's happened, but I can't consider her distress.

Mrs M is the eligible complainant here, she's the customer of HSBC in relation to this complaint. I can only consider compensation for Mrs M, not her daughter, even though her daughter is representing Mrs M and her daughter was likely distressed by HSBC.

My final decision

My final decision is I uphold this complaint and HSBC UK Bank Plc should pay Mrs M £250 to compensate her for its mistake.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 15 May 2024.

Chris Russ
Ombudsman