

The complaint

Mrs H is unhappy with HSBC UK Bank Plc. Mrs H wanted to transfer money to a family member abroad. This time it took longer than it had on previous occasions, HSBC asked more questions, Mrs H didn't think the level of service was acceptable, and she wants confirmation this won't happen again.

What happened

Mrs H asked for this payment to be made 4 December 2023. Mrs H expected this to be done within a couple of days. But Mrs H said when she noticed the payment hadn't gone through she ended up having to speak to the HSBC in the country she had sent the payment too. The payment didn't complete until 13 December 2023 after Mrs H had contacted the bank abroad.

Mrs H felt this was because HSBC had incorrectly noted the payment as a loan which wasn't correct and wasn't how Mrs H had explained it. Mrs H found this stressful and felt HSBC were rude and she shouldn't have had to contact it to put the matter right. Mrs H felt HSBC made the mistake and should have dealt with it. As agreement couldn't be reached Mrs H brought her complaint to this service.

Our investigator didn't uphold the complaint. She said HSBC had stated during the initial call when Mrs H asked for the payment to be noted as "*gift to sister – family maintenance*" that it couldn't guarantee that would be picked up by the bank abroad at the other end of the transfer. In terms of Mrs H being asked more questions on this occasion our investigator said HSBC couldn't control what the bank abroad would require to complete the transfer. She noted the terms and conditions said payments would normally go through within four working days but this time it took seven. In view of this, the service issues and the time Mrs H had spent resolving the problems our investigator felt the £100 compensation offered by HSBC was reasonable.

Mrs H didn't accept this and asked for her complaint to be passed 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.

Mrs H had carried out previous requests to send a transfer money abroad. So, I can understand she was expecting the bank would follow similar processes to those she'd experienced in the past. I don't get the impression from the initial call between Mrs H and HSBC that anything different or difficult was expected to happen.

I can understand Mrs H would've been expecting the usual timescale for the transfer to go through. So, I can see why she would be frustrated when she noticed that the transfer hadn't been completed within a few days. Mrs H said HSBC hadn't contacted her about this, hadn't

said anything and Mrs H said she had to contact the bank abroad to get the payment moving. That would be upsetting for Mrs H to have to deal with.

Mrs H felt the reason for the delay was because HSBC hadn't noted her request on the payment detail correctly. Mrs H stipulated "*gift to sister – family maintenance*." HSBC did confirm this comment might not follow through to the bank abroad. And at the other end it was noted as "*loan for family*." It's clear that there were some issues with the transfer.

When Mrs H spoke to the HSBC bank abroad, she was asked questions that she's never been asked before. But Mrs H did provide answers and the payment went through the next day. Mrs H said this caused her inconvenience and stress trying to sort the matter out. She said the questions were personal and the service rude. Mrs H said the impression given was it was her responsibility to keep chasing up the transfer until it went through. I think it's perfectly understandable that Mrs H thought this was poor service. Mrs H would have rightly expected the bank to be dealing with the transfer and if there was a problem then the bank should be contacting her to put matters right.

HSBC accepted that mistakes were made, and delays did occur. It offered £100 compensation for the errors. But it did say no matter what details or notes are attached to a transfer there's always the possibility that further information might be required. It said it wouldn't know what that information might be so couldn't ask Mrs H in advance. I think that's reasonable.

I don't think it would be fair for me to insist HSBC follow the exact same process every time Mrs H requests a transfer. Similarly, I don't think it would be fair to insist no questions be asked on any future transfers. I do understand why the delays and the extra questions were frustrating to Mrs H, but I won't be asking HSBC to set in stone its processes for every future transfer. I don't think that's reasonable.

There's no doubt the transfer took longer than it should've done, that Mrs H was provided with poor service, and if she hadn't acted to move the transfer along it appears it would have been delayed even further. But I do think HSBC accepted this and offered the £100 compensation by way of an apology. I think that's reasonable. Mrs H was frustrated and upset but I think the £100 is fair. I accept it may have taken longer if Mrs H hadn't acted as she did but, in the end, it was a few days extra for the transfer to complete and I think £100 is a reasonable outcome in the circumstances.

My final decision

I don't uphold this complaint.

I make no further award against HSBC UK Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 21 March 2024.

John Quinlan
Ombudsman