

## **The complaint**

Mr and Mrs D complain that HSBC UK Bank Plc wrote to Mrs D to say she had opted to receive online statements of their account, when this was incorrect.

## **What happened**

Mr and Mrs D hold a joint account with HSBC. Mr D opted for online banking several years ago, but Mrs D did not. HSBC wrote to Mrs D referring to her as having chosen to have online account statements and said this was due to joint as opposed to single preferences on its system. And it referred to a return to the use of online banking after a break as a possible cause. HSBC offered Mr and Mrs D £50 compensation.

Mr and Mrs D told HSBC that this was not correct and wanted to know how this has come about. HSBC responded to say that the issue was a system error when Mr D changed his preferences.

Mr and Mrs D weren't satisfied with this response as Mr D hadn't adjusted his banking preferences for some time, and they referred their complaint to our service.

Our investigator recommended the complaint be upheld. He said HSBC hasn't provided a satisfactory reason for the issue with the statements and provided incorrect information. He recommended HSBC pay Mr and Mrs D £150 compensation and write to confirm they were not to blame and won't be forced to accept online statements in the future. The investigator said he hadn't seen anything to suggest HSBC was pushing customers to online statements.

The investigator said that HSBC had confirmed after further clarification the issues weren't triggered by anything Mr and Mrs D did. And said the information regarding a break from their use of online banking has now been confirmed to be incorrect. He recommended that HSBC pay Mr and Mrs D £150 compensation.

Mr and Mrs D accepted the £150 compensation and that our service can't require HSBC to pay this to a third party. However, they said no reason has been given about the incorrect information concerning not having used online banking and for the statement preference change. They said this is wholly unsatisfactory and they are concerned that this might happen again. Mr and Mrs D requested an ombudsman review the complaint.

## **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 and Mrs D complain that HSBC sent a letter stating they'd chosen to opt for online statements, which they refute. They also believe that HSBC are trying to push customers into receiving online statements.

It's clear that Mr and Mrs D don't want their statements only to be available online for Mrs D, and have never requested this. HSBC said their joint account was set up for online statements, but it's not what Mrs D wanted, and it doesn't make sense that this would be put in place by HSBC years later. HSBC corrected the issue a short time after it was raised.

Mr and Mrs D wanted to know why this had happened. Whilst I don't think HSBC is trying to push its customers into accepting online only statements, it would have helped if HSBC had explained how this situation arose. HSBC has said it doesn't know how this occurred and so unfortunately there's no way for us to investigate this aspect of the complaint. I would only add that I hope HSBC will check to ensure that its system for updating customer preferences is working properly.

HSBC has confirmed that it has recorded Mr and Mrs D's separate preferences for banking information. This means that only Mrs D should be able to change her preference in future. I think this should prevent any further error from HSBC with regard to changes, but if it doesn't, it is open to Mr and Mrs D to bring a further complaint about this.

HSBC has also accepted that it wasn't any action taken by either Mr or Mrs D that caused it to change Mrs D's preferences. And the information from HSBC regarding the break from using Mr D's online banking has also been confirmed to be incorrect, not least because Mr D has shown this to be wrong.

Mr and Mrs D have accepted that our service cannot require businesses to pay compensation to third parties. And I confirm that this is outside of our powers.

I sympathise with Mr and Mrs D for the several months it has taken to deal with their complaint and the worry that online statements caused them in relation to Mrs D's future banking. I am pleased that HSBC has apologised for putting Mrs D on to online statements and agreed to pay compensation of £150. I think this amount is a fair and reasonable reflection of the confusion and worry HSBC caused Mr and Mrs D.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is upheld. I require HSBC UK Bank Plc to pay Mr and Mrs D £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs D to accept or reject my decision before 30 July 2024.

Andrew Fraser  
**Ombudsman**