

## **The complaint**

Ms P complains that HSBC UK Bank Plc trading as first direct (First Direct) has caused distress and inconvenience by failing to meet her needs when moving its customers to paperless statements.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my 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.

Ms P has an account with First Direct. In November 2023 First Direct decided to notify customers that it intended to move to issuing paperless statements on one of its accounts. It says this was because it wanted to reduce its carbon footprint. So, it notified its customers by email.

First Direct is able to make changes as to how it runs its accounts, but it must do so by providing existing customers with notification in advance. I can see First Direct contacted Ms P on 15 November 2023 more than two months before it planned to move her account to paperless statements. I don't think it was wrong for First Direct to change customers to paperless statements and in my view an email – a durable medium – was enough notification.

Ms P is unhappy with the change as she prefers to keep her paper statements. She is unhappy that First Direct is automatically taking her consent to this change if she logged into her banking app at any time up to 16 December 2023. She feels it is unreasonable to expect customers not to log into their account if they wanted to keep paper statements. But I'm not persuaded this is what First Direct is asking of its customers. It has explained in its email how customers could continue to receive paper statements even if they decided to log into the banking app up to 16 December 2023.

First Direct didn't think it had done anything wrong by changing to paperless statements in the way it did and said Ms P could log into her banking app after 20 January 2024 and switch back to paper statements or contact it by telephone or the messaging service.

Ms P was dissatisfied with the contents of the final response letter. But I find it addressed her concerns and provided reasonable explanations. As set out above, I don't find it was wrong for First Direct to change customers to paperless statements and to notify them by email. I'm also satisfied that First Direct gave Ms P the option of having paper statements and let her know how to do this. I appreciate Ms P would have had to log in to her banking app to do this, but I find having to do this on the banking app, the telephone or via the messaging service a minor inconvenience, especially seeing as Ms P was able to use the banking app.

I understand Ms P's strong feelings about the way in which First Direct sort to get her consent to move to paperless statements, but First Direct has to decide about what might be the best and most effective way to implement any change it is proposing, and whichever method it may have chosen is likely to cause some minor inconvenience to some of its customers. So I don't find First Direct has been unreasonable in the way it decided to make the change here especially as it has explained how Ms P can continue to receive paper statements should she wish to do so.

Overall, First Direct hasn't done anything significantly wrong here. It follows I don't uphold this complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 22 March 2024.

Jag Dhuphar  
**Ombudsman**