

The complaint

Mr H complains that HSBC UK Bank Plc (HSBC) didn't action a change to his direct debit or explain when it would be actioned.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my 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.

Mr H called HSBC on 3 September 2023 to change his direct debit from £100 to £50. He knew his next payment of £100 was due the next day and he told HSBC it was okay if that was still processed. They explained that he wouldn't be able to change his direct debit until after that was processed so, on 5 September 2023 he rang again. On that call HSBC changed the direct debit to £50 but the statement for that month was printed before the new direct debit was fully processed so the statement still showed that the next direct debit payment would be for £100 even though £50 was subsequently taken.

I can understand that as Mr H's circumstances were changing, he would have been anxious to ensure the changes were made, but I don't think HSBC did anything wrong. They couldn't process the new direct debit while an old one was still in place and when they did process the new instruction, I think it's reasonable to suggest it would take a few days to show on their systems. So, I don't think it would be unexpected that the new direct debit didn't show on the statement that was processed on 6 September 2023. While it may have been wise to have explained that to Mr H on the call he had with HSBC the day before, I don't think they had to, and I don't think the issue caused Mr H too much inconvenience as HSBC didn't take the £100 direct debit and instead, they correctly processed the new instruction.

Ultimately, I don't think HSBC have done anything wrong here and I'm not asking them to take any further action.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 2 October 2024.

Phillip McMahon
Ombudsman