

The complaint

Miss O complains that the HSBC UK Bank Plc Mobile Banking app doesn't allow her to view pending credit card transactions. She's also unhappy that the total balance figure doesn't update as soon as a transaction has been made.

What happened

Miss O holds a credit card account with HSBC. She's unhappy about the functionality of the Mobile Banking app. She says the app doesn't allow her to see pending transactions and the total balance figure doesn't update as soon as a transaction has been made or the following day.

Miss O said the lack of information displayed on the app had caused her to have concerns regarding her transactions and left her unaware of how much of her credit limit was remaining.

Miss O gave a specific example of an incident which occurred on 8 April 2024 where she couldn't see evidence of a transaction she'd made the previous day. She called HSBC customer services because she was concerned that the transaction hadn't gone through. Miss O said she spent 15 minutes on the phone whilst her query was dealt with.s.

In its response to Miss O's complaint, HSBC said it understood that Miss o wanted to be able to see pending credit card transactions on the app but explained that the app doesn't have this feature and that pending transactions will appear on the app within a few days. HSBC said it was sorry for the time it took for it to handle Miss O's query and credited her account with £25 compensation.

Miss O remained unhappy and brought her complaint to this service. She said she wanted the app fixed and a goodwill gesture to recognise that she would have to keep calling customer services to check whether her transactions have gone through.

Our investigator didn't uphold the complaint. They explained that this service couldn't require HSBC to add this feature and said that customers had other sources from which information about transactions could be obtained,

Miss O didn't agree. She said that immediate access to banking information was crucial in order to stop fraudulent transactions and that she didn't agree that the other sources were practical solutions.

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 know that it will disappoint Miss O but I agree with the investigators opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point, it isn't because I've failed to take it on

board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I appreciate that Miss O feels that the app should show her pending transactions.

HSBC has told this service that the ability to see pending credit card transactions is currently not a feature of the mobile app or online banking. It has said that customers can only see pending transactions for their current accounts at the moment. HSBC said that it is looking to overhaul the app over the next year and the ability to see pending transactions may be something which is added in the future.

I've reviewed the terms and conditions of the account and I can't see that the ability to see pending transactions is something that was represented as being a feature of the account or the app. So, I'm unable to say that there's been a misrepresentation or a breach of contract by HSBC.

I understand that Miss O doesn't want to have to call HSBC every time she wants to check whether a transaction has gone through. Generally, merchants and retailers will provide a receipt, or a confirmation screen or confirmation email to confirm that a transaction has gone through. So Miss O shouldn't have to call HSBC.

Miss O has expressed her concerns about the potential for fraud and unrecognised transactions on her account. She's said that if someone steals her card and makes purchase, she's got no way of knowing or seeing transactions on the app. I understand Miss O's concerns in this respect but if her card was stolen I'd expect her to contact HSBC and report this straightaway. In those circumstances, HSBC would place a block on the card.

Miss O has also expressed concerns about exceeding her credit limit and incurring charges due to the balance not updating for several days and not knowing what she has spent. Miss O should be aware of her credit limit and it's up to her as a customer to monitor her spending and make sure that she doesn't exceed it. So if Miss O is concerned about exceeding her credit limit she might want to keep a note of the transactions she's completed on a day to day basis.

I agree that the ability to see pending transactions would be useful. But I don't think it's the only way that customers can keep track of their transactions. Miss O has said that other card providers apps have this feature and I'm not in a position to disagree. However, I'm only able to comment on the circumstances of this complaint and in this case, I'm unable to require HSBC to modify or improve its app to include this feature. Only the FCA would be able to do that if it believed it was necessary.

I'm sorry to hear that Miss O was kept on the phone for 15 minutes when she called HSBC. She hasn't said whether part of this was due to call wait times or whether it took an agent 15 minutes to provide the information Miss O wanted. In any event, I can see that HSBC has apologised for this and has paid compensation of £25. I think this is a fair and reasonable resolution to this aspect of the complaint.

For the reasons I've explained above, I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss O to accept or reject my decision before 24 October 2024.

Emma Davy
Ombudsman