

The complaint

Mr H has complained that HSBC UK Bank Plc “HSBC” has failed to make a reasonable adjustment for his circumstances.

What happened

Mr H says that following the closure of local HSBC branches, he has found it difficult to contact HSBC regarding his credit card account - especially as he has difficulties with his hearing that makes calling HSBC impractical.

Mr H says that he contacted HSBC for guidance, and it was suggested he provide someone with third-party access on his account, so that they are able to speak to HSBC on his behalf. Mr H says that he doesn't wish to use text relay as, he says, it's only useful for communicating for very straightforward matters.

Mr H says he attended a HSBC branch on 22 September 2023 to submit the third-party mandate forms, but says he never heard back, so he submitted a complaint.

HSBC issued its final response letter on 26 October 2023. HSBC explained that it had not scanned Mr H's form but confirmed that the third-party is able to call HSBC about his account. HSBC explained that the process to set up third-party access on an account can only be done in one of its branches. HSBC explained that the web chat service it provides is not live, and so explained that Mr H may have to wait for a response if using that service. Due to the errors made, HSBC offered Mr H £75 compensation.

Unhappy with HSBC's response, Mr H referred his complaint to this service.

After Mr H did that, HSBC explained that it was willing to make a further offer to resolve the complaint. HSBC explained that it had incorrectly said that Mr H could provide third-party access to his account. HSBC explained that Mr H could only do that if he was a current account holder – but said Mr H only holds a credit card.

HSBC explained that it has a 'PVC' team that Mr H could contact whereby he can appoint an individual to discuss options with HSBC. HSBC said that if none of the above options suit Mr H then he would need to set up a power of attorney, so as to allow a third-party to access his account via telephone banking. Due to the issues that Mr H faced, HSBC offered to pay a further £75 of compensation, bringing the total amount to £150.

As Mr H didn't accept HSBC's offer, the investigator provided their assessment of the complaint. They acknowledged that HSBC's handling of Mr H's attempt to add third-party access for his wife was not great and so said that the £150 offered was reasonable. They also acknowledged that HSBC is required to make reasonable adjustments, and they mentioned the options available to Mr H. The investigator did however explain that it is beyond the remit of this service to tell businesses to change its processes.

Mr H responded and said that HSBC's chat system is not live. Mr H also said that chat will only direct customers to information already on HSBC's website, it won't be able to answer all questions. Mr H also says that he was told that if he opened a current account, this would not solve matters as he says he was told that a third-party mandate cannot be added to a credit card account. As Mr H said he was still not sure if his phone security number has been reinstated and as he wasn't happy with the options presented, the matter was referred for an ombudsman 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.

Having reviewed everything, I think that that HSBC has provided Mr H with reasonable options in which to get in contact with HSBC. I will explain why.

As all parties to this complaint are aware, HSBC are required to make reasonable adjustments so that, as is the case here, customers with hearing difficulties can still use the service provided by HSBC. And overall, I think that HSBC has provided Mr H with reasonable alternatives for him to be able to use his credit card account and to contact HSBC. I will explain why.

I understand the issue here is that due to local branch closures, this has meant that it is now more difficult for Mr H to speak with members of staff at a HSBC branch, as his nearest branch is now further away. Due to his hearing difficulties, Mr H has explained that it makes it very difficult for him to hear what is being said if he tries to call HSBC himself. Therefore, Mr H would like for his wife to be able to contact HSBC over the phone on his behalf, should he need to discuss his credit card account.

Initially, HSBC said Mr H should submit a third-party mandate form, and this would then allow his wife to speak to HSBC. However, the form was not processed by the branch when Mr H submitted it. And since then, HSBC has explained that, as things stand, Mr H can't give his wife third-party access to a credit card account. I understand this would only work on other types of accounts – such as a current account.

Firstly, in terms of the wasted time and effort that Mr H went to, I think that HSBC's offer of £150 compensation is fair and reasonable for the distress and inconvenience Mr H was caused. It's clear that Mr H was given misleading information and this led to him travelling to the nearest branch to attempt to add his wife as a third-party, when that was not actually possible at the time. I understand that since then, HSBC provided Mr H with the contact details for its 'PVC' team. Although I understand that Mr H feels like he's no further forward with this matter, since contacting the PVC team.

Since Mr H referred his complaint to this service, HSBC had initially said that one option available to Mr H is that he opens a current account. And then when that is done, he should then be able to set up third-party access to all of his accounts (including his credit card) for his wife. However, HSBC has since explained that would still not give his wife authority to speak with HSBC about his credit card account – it would only work for a current account. I must say, I find it odd that this option only applies to certain types of products that HSBC provides. Nonetheless, I have considered what other options are available to Mr H.

HSBC has said that Mr H could apply for a power of attorney, and then HSBC would be able to speak with his wife about his credit card. I recognise that Mr H does not wish to choose this option. I understand this is largely due to the cost of arranging it, which I understand is currently £82 to do so.

HSBC has mentioned the possibility of Mr H adding Mrs H as a supplementary cardholder. But I don't think this would achieve what Mr H wants, as the credit card would still be in his name, and doing this would only allow his wife to discuss the supplementary credit card and not Mr H's credit card or his account in general.

So, from what I understand, the options available to Mr H are:

- Applying for his wife to have power of attorney; or if he doesn't want to take that option
- Accessing his account via online banking.
- Contacting HSBC via its online chat feature.

- Using the Text Relay service.
- Visiting a HSBC branch, albeit this option is now not as convenient to Mr H then it previously had been.

Overall, having considered the options available, I think that HSBC has provided Mr H with a number of reasonable alternatives. Although I do acknowledge that some of the ones previously suggested by HSBC would not work due to how HSBC's systems are set up.

Firstly, I understand that Mr H will be able to carry many actions via online banking, instead of having to call HSBC. For example, Mr H has said he may need to call HSBC say, if his credit card is lost or stolen. But I understand that Mr H can activate new cards, report lost or stolen cards, and can request a temporary block on his card if he is not sure where exactly it is – all via HSBC's online banking. And although Mr H has said he doesn't have a mobile phone, HSBC has said that he will be able to provide the mobile number of someone he trusts e.g. his wife's, for any one time passcodes that may need to be issued. So, this seems to be one viable option available to Mr H.

Also, in addition to online banking, Mr H has access to HSBC's web chat feature. I appreciate that Mr H doesn't see that service as being particularly helpful, as it's not live and he says it often says that he should call. But it is still an avenue available to him, should he need to ask HSBC for information.

Finally, if it is the case that Mr H wants to call HSBC, or his query can't be dealt with via another method, HSBC says it offers a Text Relay service. This will allow Mr H to call HSBC – whilst being able to send and receive information in a format that works for him. Again, I note Mr H's reluctance towards using the Text Relay service, but in my view, although it may not be 100% what Mr H wants, it is still a reasonable alternative that is available to him. And although Mr H has questioned whether this will work with HSBC's telephone banking system, we asked HSBC and it has confirmed that it will. For more information on this, HSBC says that Mr H should refer to the accessibility section of its website, which can be found here: <https://www.hsbc.co.uk/accessibility/deaf-hearing-or-speech-impaired/#textrelay>.

I recognise that Mr H is not happy with the options he has been presented with. But I'm satisfied that HSBC has provided him with a number of reasonable options to ensure that he is still able to access and use his credit card, and communicate with HSBC, despite his hearing difficulties. And of course, although visiting a branch is no longer as convenient for Mr H as it was before, it still remains an option if none of the other options work for him. And contacting HSBC's PVC team remains an option open to Mr H too, even if it may be the case that (as it was when he called the team) it takes longer than usual to get through the security questions.

Finally, I note that Mr H had previously questioned whether his telephone security number is still operative. Mr H said that when he spoke to the PVC team, they said that his telephone security code had been re-enabled. Although Mr H wasn't sure whether to believe that is the case, HSBC has provided evidence to show that his telephone security number had been reactivated. Although of course, if Mr H experiences any on-going issues with this, he will need to raise new concerns with HSBC for it to be looked into.

Putting things right

So, in summary, it's clear that HSBC had initially given Mr H wrong information and led him to believe that he set up third-party access to his account for his wife. However, HSBC has since explained that is not possible as things stand and presented Mr H with a number of alternative options and explained how he can communicate with HSBC, should he need to do so.

HSBC has offered to pay Mr H £150 compensation, and in the circumstances, I think that is reasonable and fairly reflects the impact this matter had on him.

So, to resolve this complaint, I require HSBC to pay Mr H £150 compensation.

My final decision

Because of the reasons given above, I uphold this complaint and I require HSBC UK Bank Plc to do what I have stated above to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 1 October 2024.

Thomas White
Ombudsman