

## **complaint**

Ms S complains that HSBC Bank plc won't refund her the money she paid for a course which she didn't attend.

## **background**

Ms S paid more than £750 to an organisation offering a course. She made the payments in several instalments between May and September 2013 using her debit card. In the event, she was ill and wasn't able to attend the course. In October 2014 Ms S contacted HSBC and explained what had happened. She asked it to refund the money. But HSBC explained that it couldn't make a chargeback claim because more than 180 days had passed since Ms S made the payments. It suggested that she contact Citizens Advice for help.

Our adjudicator explained that there are strict rules which set out the time limit within which a chargeback has to be started following the transaction. By the time Ms S contacted HSBC, it was too late to start a chargeback request. She didn't think HSBC had made any mistake or caused any delay, so she didn't recommend that the complaint should be upheld.

Ms S doesn't agree. She still considers that HSBC should refund the money to her, as she didn't attend the course. What's more, she says she's been the victim of a scam on the part of the course providers.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I've reached the same conclusion as the adjudicator.

I have sympathy for Ms S. She paid a lot of money for something she didn't receive. And it now seems that even if she hadn't been ill, she may still have ended up with no qualification at the end of the course. But I have to consider whether it would be reasonable to require HSBC to refund the money that Ms S paid, or to do anything further to help her get it back.

As the adjudicator explained, card providers have strict rules governing the timescale for making a chargeback request. I'm satisfied that Ms S didn't contact HSBC about the fact that she hadn't received anything in return for her payments until October 2014 – more than a year after the last payment she'd made. I accept that by that stage it was too late for HSBC to be able to make a chargeback claim under the rules.

HSBC made the payments with Ms S's authority. And I'm satisfied that it didn't make any mistake. In the circumstances, I don't consider that there was anything more it could reasonably have been expected to do to help Ms S. I'm sorry to disappoint Ms S, and I don't underestimate how frustrating the situation must be for her. But I can't reasonably require HSBC to refund Ms S the money she paid.

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Ms S to accept or reject my decision before 10 July 2015.

Juliet Collins  
**ombudsman**