

complaint

Mr A complains that HSBC Bank Plc unfairly registered information about him on a fraud prevention database, because of incorrect credit reference information held against his name.

background

Mr A applied for an account with HSBC, but the application was turned down and HSBC registered information about it with a fraud prevention database. Mr A says that HSBC was wrong to do that, because the credit reference address information on which it had based its decision was incorrect and related to someone else with the same name as him.

Mr A says that the credit reference agency has now confirmed that the links to the addresses have been removed from his file. He considers that HSBC should therefore remove the fraud prevention database registration.

HSBC says that it did not make an error, and it is not willing to remove the registration. As things were not settled, Mr A brought his complaint to this service where an adjudicator investigated it.

From the evidence, the adjudicator concluded that HSBC had not made a mistake or acted unfairly and so did not recommend that the complaint should succeed. Mr A did not agree and asked for his complaint to be reviewed. He said that he did not see how he could put his case properly if he was not shown everything that HSBC had provided to support its case.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Mr A has produced letters from the credit reference agency confirming that the various addresses have now been removed from his credit file. But we have received further and more recent evidence in that regard, which HSBC has asked us to consider in confidence.

It's not always possible or appropriate for us to share all the evidence we are given – for example, where it includes communications with a third party. In this case, I am not persuaded that I should require this evidence to be provided openly.

I find that HSBC did not make a mistake and did not act unfairly towards Mr A.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 4 July 2016.

Jane Hingston

ombudsman