

## **complaint**

Mr B complains that Barclays Bank PLC sold the debts on his two credit cards to a debt collection agency. He also disagrees with the balance figure that Barclays transferred.

Mr B also has a complaint about the interest charged by the debt collection agency, and the type of document it sent him, but that's being dealt with separately as it's against a different organisation.

## **background**

Mr B told Barclays in early 2007 that he was in prison and would be there until early 2010. The bank wrote several times to the prison for proof, but didn't get a reply. The balances on Mr B's two credit cards were frozen in late 2007, and in October 2009 Barclays sold the debts to a debt collection agency. The debt collection agency sent Mr B a letter called a Notice of Assignment telling him about the sale. Mr B was unhappy about the sale.

Our adjudicator found that selling the debts was standard industry practice, and the terms and conditions of Mr B's accounts allowed this. The bank doesn't have to get the customer's agreement to sell debts in this way.

Mr B wasn't happy with this. He says that it isn't fair for Barclays to sell his accounts without informing him. He also says the balance Barclays transferred was too high.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I've checked the terms and conditions of Mr B's accounts, which he signed when he opened them, and I agree with the adjudicator that these give Barclays the power to sell the debts without telling him. So I find that Barclays didn't need to tell Mr B in advance. Barclays did write to tell Mr B that it had transferred his accounts, on the day of the transfers.

In terms of the balance Barclays sold, this increased until the bank froze the accounts in September 2007. That was due to the addition of interest and charges, which I find the bank was entitled to apply in line with the account terms. I find that the bank did make efforts to get confirmation that Mr B was in prison, and Mr B himself says he appreciates the bank's decision to freeze his accounts from the date it did. My view is that it was reasonable for Barclays not to freeze the accounts, and stop interest increasing, any earlier than it did. I find that Barclays didn't do anything wrong.

## **my final decision**

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

Belinda Knight  
**ombudsman**