

complaint

Mr F complains that TSB Bank plc pressed him for repayment of his business debt after it had already agreed to a repayment plan, and also disclosed information about his debt to third parties.

background

Mr F owed money on his business account with TSB. He says that, shortly after agreeing a firm repayment plan, he received a demand for repayment.

Mr F also says that letters and phone calls concerning the debt were directed by TSB to his son's address in error, breaching TSB's duty of confidentiality to him and causing him embarrassment and upset.

TSB accepted that some errors had been made, and offered Mr F a total of £215 in settlement. Mr F did not feel this went far enough and so brought his complaint to this service, where an adjudicator investigated it.

From the evidence, the adjudicator was not persuaded that there had been a firm repayment agreement and so considered that TSB had been entitled to take steps to recover the money – including using recovery agents. However, the adjudicator noted that errors had been made in how TSB went about that, causing unnecessary difficulty to Mr F.

The adjudicator was also satisfied that TSB had incorrectly linked Mr F's account with that of another business, leading to letters and phone calls about Mr F's debt going to unrelated parties.

Given the particular circumstances of the case, the adjudicator recommended that TSB should pay a total of £515 to Mr F in settlement of his complaint. TSB agreed to pay that, but Mr F still felt aggrieved at the treatment he had received from TSB and asked for his complaint to be reviewed.

my findings

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

I appreciate that Mr F feels TSB did not act fairly when it took steps to pursue the debt, but the evidence does not support his case that he had previously agreed a firm repayment plan with TSB. So I find that TSB was entitled to press for repayment.

That said, there were a number of errors in how TSB then dealt with the matter and, in particular, it should not have allowed letters and telephone calls about Mr F's business debt to be directed to Mr F's son's address.

I accept that this caused Mr F embarrassment and upset and I agree with the adjudicator's view that he should receive increased compensation for that. I find that the adjudicator's assessment of a further £300 represents a fair settlement in the particular circumstances of this case.

my final decision

My final decision is that I direct TSB Bank plc to pay Mr F a further £300 in respect of this complaint, bringing his total compensation to £515.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 16 November 2015.

Jane Hingston
ombudsman