

## **complaint**

Mr R has complained that poor service by HSBC Bank Plc has left him unable to properly manage his current accounts. Mr R also complains that HSBC hasn't frozen the interest or suspended its debt recovery actions.

## **background**

Mr R says illness and a change in his personal and business circumstances left him overdrawn with HSBC. He says he's tried to discuss the matter with HSBC but keeps getting cut off when he phones. Mr R complains he's been unable to get an overall picture of his debts including his overseas HSBC bank account debts. Mr R also complains HSBC has failed to follow his instructions to close his account, hasn't taken into account the fact he works abroad frequently and has wrongly started recovery action against him.

The adjudicator said that we could only look at Mr R's complaint about problems with his UK account. He explained that the Financial Ombudsman Service doesn't have responsibility for looking into problems with Mr R's foreign bank accounts.

The adjudicator could see HSBC had investigated why the phone calls had got cut off and hadn't discovered any technical problems at its end. He didn't think he could fairly say it was HSBC's fault that the calls were cut short. The adjudicator also thought that HSBC had explained to Mr R how he could access his bank account to view his balance and manage payments. He also could see that HSBC had sent him letters telling him he was overdrawn, needed to repay the debt and warning him that it would begin debt recovery.

The adjudicator noted that HSBC had agreed to halt debt recovery action for some of the time Mr R's complaint was being looked at by this service. Overall the adjudicator thought HSBC had dealt with Mr R fairly and he didn't think he could fairly ask it to do anything else to resolve his complaint.

In response, Mr R disagreed and said HSBC should provide him with a balance of all his accounts including those overseas. He said he'd been locked out of his accounts for over a year and that it was unfair for HSBC to have taken action against him to recover the debts. He also said HSBC hadn't followed his instructions to close his account and had been harassing him

## **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 understand Mr R would like to be able to have an overall picture of all his bank accounts but I think I can only look at his complaint about his UK bank account for the reasons already explained by the adjudicator.

I appreciate Mr R feels strongly that HSBC has provided poor customer service but I don't think I have any evidence that it's done anything wrong. I know Mr R says it's HSBC's fault his calls have disconnected but I don't have enough evidence to say it was a fault with its systems. I think it's equally possible there was a problem at Mr R's end with his phone or the connection. In any event I can see HSBC has told Mr R of other ways he can manage his

account and check the account balance. So I don't think it's HSBC's fault that Mr R hasn't fully accessed his bank account for over a year.

Mr R has said HSBC shouldn't have started recovery action for the debt. I can see Mr R's personal circumstance changed through no fault of his own and it's been hard for him to repay the debt. But I also think Mr R had the benefit of spending the money he owes and HSBC is entitled to ask for it back.

I can see HSBC has contacted Mr R and explained that he needs to repay the money and referred him to its collections team who could help him with a repayment plan. Mr R agreed to HSBC's suggested timescale to pay the debt but was then unable to clear the remaining balance in time. In the circumstances I think it was reasonable for HSBC to decide to take action to recover the debt. I think HSBC has done enough to deal with Mr R's complaint fairly.

### **my final decision**

My decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to Mr R to accept or reject my decision before 21 August 2017.

Sarah Brooks  
**ombudsman**