

### **complaint**

Mr B complains that HSBC Bank Plc referred his outstanding debts to several external agencies in breach of relevant rules. He also complains that he has been harassed by the agencies concerned.

### **our initial conclusions**

The adjudicator did not recommend that the complaint should be upheld. She concluded that the debts were passed to debt recovery agencies in line with HSBC's terms and conditions; also there was no evidence that the debts were referred to two companies at the same time. Mr B disagreed.

### **my final decision**

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and HSBC have provided.

HSBC's terms and conditions provide for the transfer of HSBC's rights and information to other organisations. HSBC correctly told Mr B that it had sold his debts to other agencies and gave him their details. There is no evidence that the debts were sold simultaneously to different agencies or companies. I appreciate that Mr B may have thought that this was the case: the debts were passed between HSBC and a number of different agencies on various occasions over about two years. I am satisfied, however, that HSBC has acted fairly and reasonably in its dealings with Mr B.

My decision is limited to the actions of HSBC because that is the organisation identified by Mr B in his complaint. It is open to Mr B to pursue separately his complaint of harassment, but this should be directed to the organisation which owned the debt/s and which contacted him, rather than HSBC.

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

**Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before 29 October 2013.**

***Angela Black***

*ombudsman at the Financial Ombudsman Service*

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

#### **ombudsman notes**

If Mr B would like information about how to pursue a complaint with the other companies, our adjudicator can assist him.

#### **what is a final decision?**

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

#### **what happens next?**

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.