

complaint

Mr P complains that HSBC Bank Plc keeps sending him threatening letters and it kept his bank card when he tried to use it in a cash machine.

background

Mr P has three accounts with HSBC. He started experiencing financial difficulties so arrears began building up on the accounts. He says HSBC kept contacting him by letter and phone and this was caused him a lot of distress and worry.

HSBC said the letters it'd sent him were appropriate and within the regulatory requirements. It said he hadn't complained previously about his card. The machine kept it because it was damaged and it sent a new one to him.

Our investigator didn't think the bank had done anything wrong. She could see that in December 2017 the bank had given Mr P a two month breathing space by setting up a "no affordability plan" which meant it wouldn't contact him during that time and it wouldn't add any interest to his accounts. When this plan ended she didn't think it was unreasonable for HSBC to contact Mr P to try and work out how he could pay back the money he owed.

Mr P said he wasn't happy with this decision but didn't give any further reasons for us to consider.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I've come to the same conclusion as our investigator for very similar reasons.

I can see that Mr P is a vulnerable consumer. And he has recently told us he's in hospital. When a vulnerable consumer is in financial difficulties we expect a business to act sensitively, positively and sympathetically. When Mr P told HSBC he was in difficulties it tried to help him by giving him a breathing space on his accounts. It then contacted him to try and make arrangements for him to start paying off his debt. The letters HSBC sent were those it was required to send to let Mr P know what was happening. One of the difficulties is that it had to send him those letters for each of his three accounts and so I can understand why Mr P thought HSBC's communication was excessive. Letters such as these are produced automatically but in light of Mr P's vulnerability I would ask HSBC to consider if any future correspondence could be combined in some way to lessen the anxiety this causes to Mr P.

Mr P also complained about a cash machine keeping his bank card. HSBC said it was damaged and it sent a new one out to him. I think that's reasonable.

I know Mr P will be disappointed with my decision but for the reasons I've given I don't think HSBC has done anything wrong.

my final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 27 August 2018.

Linda Freestone
ombudsman