

complaint

Mr M complains that Bank of Scotland plc (trading as Halifax) transferred his debt to a third party even though he told it he was a vulnerable customer. He also wants a clear explanation of the amount of his outstanding debt.

background

Mr M says that he told Halifax that he was a vulnerable customer but it still passed his accounts on to other parties. He says that the business chasing him for repayment keeps changing. Mr M has asked for information showing the origins of his debts but says that while a lot of information has been provided, this has not included the information he requested.

The business says that it was not previously aware that Mr M was a vulnerable customer. In its letter dated March 2015, it set out the outstanding amounts owed by Mr M and where these debts had been transferred to. It also said that because it was now aware Mr M was a vulnerable customer it would arrange for his accounts to be brought back in house.

The adjudicator said that Halifax was allowed to sell debts to third parties and appoint collection agencies to pursue debts even though Mr M was a vulnerable customer. She said that Halifax has now agreed that Mr M's accounts will be moved back in house as per his request. She said it was not required to do this but that this was fair and reasonable.

Mr M did not agree. He said that a letter was sent to Halifax in March 2013 explaining that he was a vulnerable customer. He said that he still does not have information showing the origins of the outstanding amounts on his accounts. He also said that this issue has affected him physically and mentally as he has felt let down and harassed by Halifax.

my findings

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

Mr M has complained that his accounts were transferred to third parties even though he had told Halifax that he was a vulnerable customer. Mr M has provided a copy of a letter sent on Mr M's behalf in March 2013 saying he was a vulnerable customer. I also note that the bank's system notes include information which would suggest he was a vulnerable customer. However, while I accept that the bank should have been aware that Mr M was a vulnerable customer, this does not mean that it could not transfer his debts to third parties.

In this case, Halifax has agreed to take back Mr M's accounts so that he can deal directly with the bank. I find this reasonable.

Mr M has also complained that he has not been provided with information showing him the origins of his outstanding balances. I have looked through the information provided by the bank which shows background to his current account and credit card account. Based on what I have seen and given Mr M has been in touch with the bank over the past few years and agreed repayments, I do not find I have anything to suggest that the amounts Mr M is being pursued for are incorrect.

Overall, I do not find that the bank has done anything wrong and I accept that it is reasonable that it has taken Mr M's account back in house.

my final decision

My final decision is that Bank of Scotland plc (trading as Halifax) is not required to do anything more to settle this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 6 November 2015.

Jane Archer
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