

## **The complaint**

Mr B complains about the service he has received from HSBC UK Bank Plc (who I'll call HSBC), and about their actions when removing adverse credit reports.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my decision.

## **What I've decided – and why**

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

I know it will disappoint Mr B, but I think HSBC have done enough to put things right for him. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I was very sorry to hear that Mr B had been a victim of financial abuse. I can understand that after HSBC agreed to cancel his debts he would have been keen to ensure that any negative reports made to his credit file had been removed by them. That would have been particularly important as I think Mr B was vulnerable.

I think HSBC did respond quickly to remove any negative information from his credit file. They have provided copies of their computer records and they show that HSBC asked for information to be removed very shortly after they'd agreed to do so. The request to remove data was made on 25 May 2023. HSBC also agreed to pay Mr B compensation of £150 and in the circumstances, I think that was fair and reasonable.

I'm not, therefore, asking HSBC to take any further action.

## **My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 7 February 2024.

Phillip McMahon  
**Ombudsman**