

The complaint

Miss S has complained that Arrow Global Limited has been pursuing her for a debt which isn't hers.

What happened

Miss S is unhappy that Arrow Global is pursuing her for a debt which she thinks might be for a fraudulent loan from 2004. She wants Arrow Global to provide proof of the debt or stop pursuing her for it.

Miss S referred her complaint to this service. Our investigator looked into the complaint and recommended that Arrow Global stop contacting Miss S about the debt as she hadn't seen any evidence that the debt belonged to Miss S.

Arrow Global disagreed and said it had enough information to believe the debt belonged to Miss S and so it wasn't reasonable to cease attempts to recover the debt.

And so the case has been passed to me for a final 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.

Having done so, I think the complaint should be upheld and largely for the same reasons as explained by the investigator.

Arrow Global hasn't been able to provide the original agreement for the debt and hasn't provided any statements showing the outstanding debt amount. There isn't any evidence linking Miss S to the debt. Arrow Global says the outstanding amount is just over £6,000 and the last payment was made in 2014. However, it hasn't been able to provide any evidence of either the outstanding amount or proof of the last payment.

Miss S has provided a copy of her credit report which doesn't show any evidence of any debt.

Arrow Global has explained the debt is unenforceable as the original agreement isn't available. But says it is entitled to continue pursuing the debt as it believes it has sufficient information to show that the debt belongs to Miss S.

Having considered all of the above, I'm not satisfied that Arrow Global has enough information showing the debt belongs to Miss S and so I don't consider it is reasonable for it to continue pursuing Miss S when she has confirmed she will not make any payments until she receives proof of the debt.

My final decision

For the reasons set out above, I direct Arrow Global Limited to stop contacting Miss S about the debt.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 3 August 2020.

Shamaila Hussain
Ombudsman