

## **The complaint**

Ms B made a request to Lloyds Bank PLC for copy statements. Ms B is unhappy that these statements were then sent to the debt collection agency who currently owned the debt, rather than to her directly. As a result of Lloyds disclosing this information to the debt collection agency, Ms B says a CCJ has been obtained and a charging order has been secured against her property.

## **What happened**

As I understand, Ms B received correspondence from a debt collection agency about an old credit card account and they were threatening to take her to court over the debt. Ms B contacted Lloyds to request statements so she could prove that the account had been settled. But Lloyds sent this information directly to the debt collection agency rather than to Ms B. Ms B says that due to this action, the company has managed to secure a CCJ against her and a charging order against her property.

Lloyds has already looked at this complaint. They didn't uphold the matter. They have explained that the debt was sold to Cabot Ltd around June 2015. And as they were no longer the legal owner of the debt, any request for copy statements or documentation were forwarded directly to Cabot. Lloyds has stressed that any issues Ms B has post June 2015 should be taken up with Cabot now. Lloyds has also explained that as Cabot couldn't get in touch with Ms B, their legal representatives proceeded with legal action and obtained a CCJ in their favour and then secured a charging order against Ms B's property.

As Ms B remained unhappy with the response from Lloyds, she referred her complaint to our service. An investigator has already looked at this case. Overall he felt Lloyds had behaved fairly and so he didn't uphold the complaint. As Ms B is still dissatisfied, this case has now been passed to me to look at.

## **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'm satisfied that notice was sent to Ms B around July 2015. Within this letter I can see that Ms B was advised that Cabot Credit Management Group had bought her account. And that Cabot Financial (Marlin) Ltd would be managing the account. I can see from the evidence Lloyds has provided that there was an outstanding debt owed by Ms B when her account was sold to Cabot.

As Cabot then owned the debt, I don't think Lloyds behaved unreasonably by forwarding the information in question to Cabot to deal with. Having carefully looked at all the evidence I do think Lloyds acted fairly and reasonably by forwarding Ms B's request about the outstanding debt to the current legal owner of that debt.

Lloyds did, upon Ms B chasing, also send her the documentation which she'd requested. I note Ms B is upset that Lloyds has breached her rights to confidentiality by disclosing the information they did to Cabot. Just like the investigator, I don't think this is something our service would look at.

I appreciate Ms B will be disappointed with my decision. But on the evidence which I've seen, I don't believe Lloyds has done anything wrong. So I won't be asking them to do anything further in this matter.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 2 July 2020.

Robyn McNamee  
**Ombudsman**