

The complaint

Miss S complains about harassment from Lantern Debt Recovery Services Ltd (Lantern) in relation to a number of debts it is seeking repayment of in her name.

What happened

Miss S has three accounts with Lantern all of which it purchased in 2019.

In June 2020, Miss S complained to Lantern that they had been harassing her and that she wasn't in a position to repay the debt. She wanted Lantern to close her account and not contact her anymore.

Lantern responded to Miss S' complaint. They said they'd reviewed their contact with Miss S and didn't think it was excessive or harassment. They explained they'd asked her to provide information about her financial circumstances which she hadn't provided. Lantern apologised that one of their agents Miss S had spoken to on the phone said they had no record of her previously telling them she suffered from depression, when they did have a record of it.

Miss S wasn't happy with Lantern's response – so she referred her complaint to our service. One of investigator's considered her complaint. He said, in summary, he didn't think Lantern had treated Miss S unfairly and their contact with her had not amounted to harassment. Miss S responded to say she didn't agree as she still felt Lantern hadn't taken her circumstances into account.

As Miss S didn't agree, her complaint's been passed to me to make 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.

At the time this case was referred to me for a decision, Miss S hadn't provided Lantern with full details of her financial circumstances. I'm aware that she has now done so and is unhappy with Lantern's response to this information. If that's the case, she might be able to refer those concerns here separately. But this decision covers only the concerns she referred to us in June 2020.

Lantern has provided copies of the Notice of Assignment for all three debts that they now own. There's no dispute that Miss S owes the debt Lantern owns. So I'm satisfied that Lantern has a legitimate reason to be in contact with Miss S about it.

Miss S says she can't work because she suffers from anxiety and depression following the death of her son. And because of this, Miss S thinks Lantern should agree to not ask her to repay the debt.

I'm sorry for Miss S' loss and I understand she finds the contact from Lantern upsetting. She says Lantern have been harassing her in an aggressive and demeaning manner. However, I

haven't found the contact she's received has been excessive or harassing. And I don't think Lantern have acted unreasonably by asking Miss S to provide information about her income and expenditure. I'll explain why.

Lantern bought the debts in 2019. Their call records show they tried to contact Miss S nine times on the phone number they hold for her but only one of those calls was answered. This works out to be, on average, less than one call per month since they bought the first of Miss S' debts in May 2019. And they removed her phone number from their systems when she asked them to in April 2020. Since then, no further calls have taken place. So I don't find the number of phone calls made by Lantern to be excessive or harassing.

Lantern have also contacted Miss S in writing a number of times. It looks like Miss S has received an email about once a month from Lantern. I don't think there's anything harassing in their content or that they've been excessive in amount. On occasions where Miss S has told Lantern she's been unwell or struggling, they've placed the account on hold to give her breathing space. Which is what I'd expect. And Lantern apologised for saying they had no record of Miss S' suffering from depression, when they did – which was fair in the circumstances.

Miss S felt Lantern hadn't taken her circumstances into account. But, at the time of her initial complaint, she still hadn't completed an income and expenditure form as she'd been asked to a number of times. So Lantern didn't have a full and complete picture of her circumstances to take into account. But for the reasons I've explained above, I've found that they did treat Miss S appropriately based on what they did know about her circumstances.

Miss S was also unhappy about the information Lantern were asking her to provide. She said they asked her about people in her household. I've seen a copy of the income and expenditure form Lantern use. It asks about how many people there are in the household. And I can see from a call note that Miss S has spoken to Lantern about her household income.

It's not unusual for financial businesses like Lantern to ask about household income and expenses and other people in the household. This is so that they can understand what Miss S' income and expenses are, including any financial obligations she might share with other members of her household. So I don't think Lantern did anything wrong by asking about this.

I know Miss S will be disappointed by my decision. But having considered the contact she's had with Lantern, I'm satisfied they've treated her fairly.

My final decision

For the reasons I've explained, my final decision is I don't uphold Miss S' complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 5 May 2021.

Eleanor Rippengale
Ombudsman