

The complaint

Mrs R complains that Intrum UK Limited hasn't sent her a copy of the deed of assignment in relation to two debts it acquired in her name. Mrs R also complains that she is vulnerable and that Intrum's requests for repayment have unfairly impacted her.

What happened

In 2015 Intrum acquired two debts in Mrs R's name from another business. Intrum and the original lender sent Mrs R a Notice of Assignment for each debt, setting out the new arrangements.

Mrs R made repayments towards the debts via agents appointed by Intrum, then via a third party debt advice service. Payments were made until 2019.

In October 2019 Mrs R asked Intrum to send her information and documents in relation to the two accounts it had bought. Intrum subsequently sent Mrs R copies of the Notices of Assignment along with credit agreements and statements for both accounts.

Mrs R also asked Intrum for copies of the Deed of Assignment for each debt. But Intrum refused and said the information it had already provided was sufficient to show it had acquired debts in her name.

Mrs R referred her complaint to this service and it was passed to an investigator. They thought Intrum had dealt with Mrs R's complaint fairly, so didn't ask it to do anything else. Mrs R asked to appeal and said she had also complained to the original lender that it had lent irresponsibly. Mrs R has advised that the original lender upheld her complaint and recalled the larger of the two debts from Intrum, writing off the outstanding balance. But Mrs R says Intrum is still pursuing her for the remaining debt and that its actions are unfair. Mrs R asked to appeal, so her complaint has been passed to me to make a 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've been reasonably brief in setting out the background for Mrs R's complaint because all parties broadly agree concerning what's happened. Mrs R has told us some very personal information about the circumstances leading up to her complaint. I'd like to thank Mrs R for telling us about her situation and the difficulties she's faced. I haven't referred to them specifically because our decisions are published, but I'd like to assure Mrs R that I've read and considered everything she's told us when bringing the complaint.

Mrs R has asked Intrum to send her a Deed of Assignment for each of the debts it acquired. Intrum says it doesn't have to send Deeds of Assignment to Mrs R. But Intrum has sent Mrs R copies of the credit agreements it obtained from the original lender, statements showing the payments she made and Notices of Assignment from 2015 when it acquired the accounts in question. I'm sorry to disappoint Mrs R, but I'm satisfied Intrum has provided

sufficient information to show that in 2015 it acquired debts Mrs R took out with the original lender. Whilst I understand Mrs R wants to see the Deed of Assignments, I'm not persuaded Intrum's refusal means its requests for repayment are unfair. I'm satisfied Intrum has a legitimate reason to request payments from Mrs R. I haven't found that Intrum has treated Mrs R unfairly by asking her to repay the debts it acquired in her name.

I can see Mrs R has been through a very difficult time. Where businesses are aware that a customer is experiencing financial difficulties or in a vulnerable position, they have to treat them positively and sympathetically. But doesn't mean a business has to write off a debt. I understand Mrs R has made Intrum aware of her circumstances and that, last year, it agreed to freeze arrears on the accounts. Intrum also asked Mrs R to get in touch and provide income and expenditure information to see if it could reach an affordable repayment arrangement. In addition, Intrum referred Mrs R to third party services that can provide advice to consumers.

In my view, Intrum has acted positively and sympathetically when dealing with Mrs R. I haven't found that Intrum treated Mrs R unfairly.

In response to the investigator, Mrs R said the original lender has upheld complaints she has made about the debts Intrum acquired. Mrs R has told us the larger debt was recalled by the original lender but that the other account remains with Intrum. I'm sorry to disappoint Mrs R but I can only look at Intrum's actions in this case and I'm satisfied that it did acquire debts in her name and that its contact with her, requesting payments, has been fair and reasonable. As I haven't found Intrum has treated Mrs R unfairly, I'm not telling it to take any further action.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs R to accept or reject my decision before 14 April 2021.

Marco Manente
Ombudsman