

## **The complaint**

Mr B complains about the way that Wescot Credit Services Limited has managed a debt in his name. Mr B says that poor handling of the situation has impacted on his health.

## **What happened**

Wescot has been managing the collection of a debt in Mr B's name since 2013. The debt was originally owed to a business I will refer to as "N". In July 2019, N sold the debt to a business I will refer to as "C". Wescot continued to manage the debt after C became the new owner.

Mr B had been making regular monthly payments of £1 so was unhappy when in around August 2021, Wescot told him that he wasn't paying the debt as agreed. After Mr B checked his bank statements, he saw the payments had left his account but had then been returned.

Wescot sent Mr B a statement detailing the payments that C had received. Mr B pointed out that the account number he'd been using to make his payments was different to the one on the statement.

In its final response, Wescot explained to Mr B that in the past, payments had sometimes been delayed because he was paying N. Wescot confirmed that the last payment C had received was in July 2021.

Wescot apologised for not initially setting up Mr B's complaint and offered to pay him £50.

The investigator didn't recommend that Mr B's complaint be upheld. He acknowledged the frustration Mr B felt but explained that payments had sometimes been delayed as Mr B paid them to N rather than Wescot. The investigator didn't think Wescot was at fault when at some point N stopped forwarding Mr B's monthly payments after C bought the debt. The investigator thought that Wescot's offer of £50 was reasonable.

Mr B is unhappy with the investigator's recommendation. He says that he offered to change his payments directly to Wescot so he's now been making payments direct for several months.

Mr B is frustrated with the fact that his account has been passed to several businesses for collection. And he's unhappy that he's expected to raise individual complaints. Mr B would like this service to do more to help prevent financial businesses treating him and other customers in the same way.

## **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 sorry to disappoint Mr B but I'm only considering the actions of Wescot and not N or C. I should also say that this service doesn't supervise, regulate or discipline the businesses we cover – that's the role of the regulator. This means that although I understand Mr B's

frustration with the way his account has been handled, my decision is limited to whether Wescot treated Mr B unfairly and if so, whether it's already done or offered enough to put things right.

Although it must've been upsetting for Mr B to be told that he'd not made some payments when he thought he'd been making them, I don't consider this was due to a mistake on Wescot's part.

Wescot has given this service evidence that in October 2019 it wrote to Mr B asking him to make payments to Wescot to ensure there weren't any delays in the future. I don't know whether Mr B recalls this letter but as he continued to pay N direct, I can't find that Wescot was wrong to contact him again when the payments appeared to have stopped.

It seems likely that at some point after N sold the debt to C, N stopped forwarding Mr B's payments to either C or Wescot. I can't find that this was due to a mistake on Wescot's part. I'm satisfied that Wescot tried to help Mr B resolve the problem by contacting C for further information and offering to provide evidence to C of the payments Mr B said he'd been making.

As the investigator has told Mr B, it would be for him to contact the other parties to raise a complaint if he chooses.

After Mr B contacted Wescot it was able to help him correctly direct his payments, so the problem seems to have been resolved. Wescot agreed that it should've raised Mr B's complaint earlier than it did and has offered to pay him £50 to apologise.

Overall, I consider this to be a fair way to resolve Mr B's complaint. Particularly as after Mr B made Wescot aware of his personal circumstances, it placed his account with its internal customer support unit. So, I can't say that Wescot failed to treat Mr B sympathetically.

I do understand that Mr B's primary aim when bringing his complaint is to highlight the problems that can arise when debts are sold but for all the reasons I've outlined above, that isn't something that my decision can address. I'm sorry that this is likely to disappoint Mr B.

### **My final decision**

My decision is that if it hasn't done so already, Wescot Credit Services Limited should pay Mr B £50.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 28 April 2022.

Gemma Bowen  
**Ombudsman**