

## **The complaint**

Mr L complains that Arrow Global Limited didn't apply a Payment Protection Insurance (PPI) refund to the outstanding balance of a debt.

## **What happened**

In November 2015 Arrow purchased a debt in Mr L's name from another business (I). Mr L went on to make a successful PPI complaint and was awarded £242.82. I says it contacted Arrow to reduce the outstanding balance on several occasions going back to 2017. Despite requests by I, Mr L says Arrow has failed to reduce the outstanding balance.

Mr L referred his complaint about Arrow to us and it was passed to an investigator. They upheld Mr L's complaint and recommended that Arrow reduce the outstanding balance by £242.82 and pay him £55 for the distress and inconvenience caused. Despite several follow up requests, the investigator didn't hear back from Arrow. As a result, Mr L's complaint has been passed to me.

## **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.

Our investigator upheld Mr L's complaint as they thought Arrow had failed to show it had applied the PPI refund to the outstanding balance. They thought it was more likely than not that the restructure of Mr L's account required hadn't taken place. It should be reasonably clear whether the PPI refund was applied but Arrow hasn't sent evidence to show that.

It's clear there has been a reasonable degree of back and forth between Arrow and I concerning this matter over the years. The contact notes indicate I first got in touch in 2017 to request a balance reduction. Arrow's contact notes show it received contact from I in September 2020 but I haven't seen any evidence to support its claim the debt was then reduced by £242.82.

As Arrow hasn't responded to the investigator's view and I haven't seen evidence to verify its claim it acted on I's instructions, I'm going to uphold Mr L's complaint. I can see the issue has cause some distress and inconvenience to Mr L, so I'm also awarding £55 to reflect that.

## **My final decision**

My decision is that I uphold Mr L's complaint and direct Arrow Global Limited to settle as follows:

- If it hasn't done so already, Arrow should reduce the outstanding balance of Mr L's debt by £242.82
- Pay Mr L £55 for the distress and inconvenience caused

On settlement of the complaint, Arrow should provide Mr L with an up to date statement of his account showing the reduction in the outstanding balance.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 27 April 2022.

Marco Manente  
**Ombudsman**