

## The complaint

Miss T complains about the service she received from NCO Europe Limited (NCO) when trying to get some information about her debt account.

## What happened

Miss T has a debt account which NCO administers on behalf of the debt servicer. In August 2024 Miss T called NCO to find out some information to pass on to her Debt Management Plan (DMP) provider. Miss T has complained about the customer service she received in that phone call and the inconvenience it led to.

Subsequently Miss T raised additional concerns that NCO has passed to her debt servicer. NCO accepted that it could have provided better service in the call it had with Miss T and offered her £75 compensation. It also provided her with the information she needed over email in September 2024.

I issued my provisional decision on 25 February 2025 upholding Miss T's complaint. My decision said that I intended to direct NCO to pay Miss T £200 for the distress and inconvenience it caused her. A copy of my provisional decision findings, which form part of this decision, are set out below.

### *My provisional findings*

*I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.*

*Having done so, I'm upholding this complaint and intending to direct NCO pay Miss T higher compensation than it has offered. I'll explain why.*

*Miss T was trying to obtain her NCO reference to enable her to update her DMP. She reasonably expected this to be straightforward. I've listened to the call between her and NCO. She was told, after providing her account number, that the agent who answered wouldn't be able to access any information. Miss T understandably felt this wasn't acceptable but was told the only option was for NCO to call her back.*

*I find it difficult to understand why the agent was answering calls if they had no access to their customer's details and I think it's understandable this caused Miss T frustration. Miss T explained to the agent that her phone was broken and wasn't given an alternative option to get the information she wanted until some time later in the call.*

*Throughout the call the NCO agent interrupted Miss T, used insulting phrases and didn't provide her with the help she needed. For the last three minutes of the call, Miss T asked the agent what time she'd be able to call back to speak to someone who would be able to give her the basic information she needed. The agent refused to answer the question and was deliberately obstructive before ending the call.*

*It was clear when listening to the call that Miss T found the experience distressing, and the*

*actions of NCO's agent fell far below an acceptable standard. I can see it also took multiple emails from Miss T to obtain further information she had requested following on from the initial call. This caused Miss T further inconvenience.*

*It's clear that the actions of NCO's agent on the call caused Miss T distress, and this distress was avoidable. So, I think NCO should pay Miss T £200 compensation for the level of distress and subsequent inconvenience that this experience caused her.*

*I've noted Miss T's comments about other people's experiences, but my decision focusses only on her experience in this individual complaint.*

Miss T accepted that the compensation was fair and asked whether it could be applied to her account balance. NCO didn't comment on the decision but explained that the amount would be paid directly to Miss T. Neither party submitted any further evidence to consider.

### **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.

As neither Miss T or NCO have provided anything more to consider, I've reached the same outcome as set out in my provisional decision on 25 February 2025 – a copy of the findings are included above and form part of this decision. I'm upholding Miss T's complaint. NCO should pay her £200 compensation for the distress and inconvenience it caused her.

I've noted that NCO has said it can't apply the compensation to Miss T's account balance. If Miss T wishes to pay off her outstanding account balance using the compensation she is free to do so.

### **My final decision**

I uphold Miss T's complaint. NCO Europe Limited must pay her £200 compensation for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 15 April 2025.

Charlotte Wilson  
**Ombudsman**