

## **The complaint**

Ms G complains Cabot Credit Management Group Limited aren't very nice to deal with on the phone. She's also unhappy about reference to her medication when she spoke to them.

## **What happened**

Ms G has an outstanding debt which Cabot are servicing on behalf of the debt purchaser. Ms G called on several occasions to make lump sum payments in addition to her regular monthly payment and says they're not very nice to speak to. Ms G also says she gets asked lots of questions before she's able to make the payment she called to make.

When Ms G contacted us, it's unclear if she'd raised a complaint to Cabot, so we raised it on her behalf.

Cabot said they'd listened to the last three phone calls she'd had with them, and found they'd followed their processes and thought they had treated her fairly. In respect of reference to her medication they said this wasn't discussed on the calls – but they did have some information about her health circumstances recorded in February 2020. Due to the passage of time, they couldn't listen to this – but thought it reasonable Ms G had disclosed the information. Overall, they didn't think they'd done anything wrong.

Ms G asked us to look into things, and one of our Investigators did so. They found Cabot hadn't done anything wrong.

Unhappy with this Ms G asked for her complaint to be escalated – so it's been passed to me to decide.

## **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.

Cabot said the calls took place on 23 April, 15 July and 23 September 2024. Ms G hasn't disputed the dates of the calls or said there were more – so it'll mainly be these three calls I base my decision on.

Having listened to each of the calls, I'm satisfied Cabot did handle each of them professionally and appropriately as I'd expect.

I think the issue for Ms G was the questions Cabot asked her. They checked if she was able to afford the payment, if her priority bills were up to date, and they were checking where the money was coming from to make the payment. This was all before they'd let her make the payment.

The reason Cabot ask these questions is because they're required to – and the purpose is essentially to make sure people don't make a payment they can't afford, and aren't 'pushed' or 'encouraged' to make a payment which might cause them further difficulties.

It's clear Ms G was frustrated by these questions. And I think Cabot perhaps could have done more to make it clear 'why' they were asking them. But, ultimately, Cabot are required to make sure Ms G can afford any payment she's proposing.

So, although I understand Ms G's frustration, Cabot will likely always ask these questions if she calls them to make a payment. And, I don't think they've done anything wrong on this point.

In respect of Ms G's medication, as Cabot have said there was no mention of this in the phone calls I listened to. There is a note, and this note does say Ms G gave consent for it to be recorded against her account. If she'd like Cabot to remove this, so it can't be referenced again, then she can do so. That will mean though Cabot no longer know about her health conditions and can't take them into account – so if she decides she'd like Cabot to remove this information, she may wish to ask them about the consequences of doing so. Ultimately, it's up to her.

Overall then, I've not found anything to say Cabot acted unfairly or inappropriately, so I won't be asking them to do anything different.

### **My final decision**

For the reasons I've explained above I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms G to accept or reject my decision before 29 July 2025.

Jon Pearce  
**Ombudsman**