

## The complaint

Mr H complains Link Financial Outsourcing Limited sent him a letter regarding his debt with the words “Subsequent Notice of Sums in Arrears” visible.

## What happened

As I understand it Mr H has an outstanding debt with Link for an overdraft from a number of years ago. He’s told us he’s in a repayment plan of £5 per month, and it’ll likely take quite a few years for the debt to be paid off. From what Mr H has said, I understand he’s concerned Link may send more letters about the debt. The reason he was concerned about the one he received recently is because of the words visible – “*Subsequent Notice of Sums in Arrears*” – and because his family member who he lives with saw this. Mr H has talked about the impact this has had on their relationship – with his family member wanting him to move out because she thinks bailiffs will knock at the door.

Link accepted they’d made a mistake here, and said they’d reviewed their controls in the appropriate area to ensure this didn’t happen again. In recognition of their error, they awarded Mr H £50 compensation.

Unhappy with this Mr H asked us to look into things, saying he didn’t think the £50 was a fair reflection of the stress he’d been caused by Link’s letter.

One of our Investigators considered things, but overall found Link had offered a fair amount of compensation, so didn’t increase it.

Mr H didn’t accept this, saying he was really disappointed at the outcome and it’s left him feeling like there is no regard for his personal and private information or circumstances. So, the complaint’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.

Link have accepted they’ve made a mistake, so I don’t need to decide that all I need to decide is how much of an impact it’d be fair to attribute to Link for what happened – and what further compensation, if any, I think would be appropriate to put that right.

I don’t think I can hold Link responsible for Mr H’s family member’s reaction to seeing the words “Subsequent Notice of Sums in Arrears” on a letter addressed to him. I say that because Link naturally couldn’t know how Mr H’s family member would react, whether he’d already told her about the account and so on.

Mr H has said his family member thinks bailiffs will knock at the door – but this isn’t something I can see has happened. Mr H has a repayment plan in place, and usually someone would only knock on the door to reconnect a customer with their debt company. I realise Mr H’s family member wouldn’t automatically know this, but I hope this is at least reassuring to Mr H.

I also can't see that the information that could be seen shows any details about the debt – including who it was to, how much it was for, and so on. Against that context, in effect it's down to Mr H how much information he chooses to share with his family member about the debt – but it does mean only very limited information has been provided.

I don't wish to downplay the impact this has had on Mr H and the relationship with his family member. And I am genuinely sorry to have seen how events have played out. But at best I can really only hold Link responsible for creating a situation where people 'could' see Mr H had an account in arrears.

As that's all the information that has been shared, I don't think I can reasonably say the impact I can hold Link responsible for is significant. With that in mind, I'm satisfied £50 compensation is fair. It would appear this money hasn't yet been paid to Mr H.

### **My final decision**

Link Financial Outsourcing Limited have offered Mr H £50 compensation.

I'm satisfied in all the circumstances of this case that's a fair and reasonable outcome. So, I require Link Financial Outsourcing Limited to pay Mr H £50 compensation if they haven't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 14 July 2025.

Jon Pearce  
**Ombudsman**