

## **The complaint**

Ms S complains that Intrum Mortgages UK Finance limited trading as Intrum Mortgages has not treated her fairly once a six-month payment holiday came to an end.

## **What happened**

Ms S took out a mortgage with Magellan Homeloans. In 2020, Mars Capital Finance took ownership of the mortgage. It is now known as Intrum.

Ms S said she had cancer and a six-month payment holiday was agreed while she received treatment. But once the payment holiday ended she said Intrum demanded huge repayments, applied an unfair interest rate and hounded her for payments – despite her maintaining regular payments. She said her credit rating has been impacted and she is unable to remortgage to another lender. She would like Intrum to add the arrears to the mortgage balance.

I issued a jurisdiction decision setting out that we were only considering a complaint about the level of contact from Intrum up to 25 November 2024.

The investigator did not think the complaint should be upheld. Ms S did not accept what the investigator said.

## **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 only looking at a very limited complaint here. It is clear that Ms S is more widely dissatisfied with the way Intrum has administered her mortgage and the assistance it has offered her. But I am solely looking at whether the level of contact from Intrum was reasonable from around July 2024 until 25 November 2024 – a period of around five months. For the avoidance of any doubt I have not made any decision on anything else – including whether Intrum treated her fairly more generally in how it dealt with her.

When a mortgage is in arrears it is reasonable for a lender to gather information about a borrower's income, expenditure and circumstances so it can decide what help it can offer and whether there is a sustainable way to get the mortgage back on track.

Intrum contacted Ms S in July 2024 to obtain a new financial statement, which set out her income and expenditure along with three months bank statements and proof of income. I don't think that was unreasonable. It allowed Intrum to fully consider what Ms S could afford to pay towards her mortgage.

Ms S told Intrum that she was due to start a new job in September and that her financial situation would improve. It was reasonable for Intrum to ask for up to date details of her income and expenditure once her new job had started. When Intrum had that information it was reasonable for Intrum to look for clarification both when the information showed surplus

income and when Ms S's benefit entitlements changed in November.

While I understand why Ms S felt the contact was excessive and intrusive, in my experience it was not unusual or out of line with good practice. It was reasonable for Intrum to seek clarification of Ms S's circumstances, particularly when her income changed.

Ms S has asked that we facilitate any future contact between her and Intrum. But it is not our role to do that.

### **My final decision**

Your text here

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms S to accept or reject my decision before 14 October 2025.

Ken Rose  
**Ombudsman**