

The complaint

Miss S complains about the statements PRA Group (UK) Limited have given her for the debt they hold.

What happened

Miss S had a credit card account with a company I'll refer to as B. The account fell into arrears, a default was then applied and B then sold it to PRA on 5 December 2018.

As I understand it, in March 2025 Miss S raised a complaint about the statements she'd received – specifically that they didn't show payments made to B.

PRA said they provided statements dated 1 June – 1 November 2017 in March 2025. And in a previous complaint Miss S had raised they'd provided statements 19 December 2016 – 2 January 2018. PRA said they understood Miss S was unhappy with the information in the statements, but they were provided by B. So, if she had concerns about this, then she should contact B. Overall they didn't uphold Miss S' complaint.

Unhappy with this Miss S asked us to look into things.

One of our Investigators did so. He noted Miss S had raised complaints previously about missing statements and the enforcement of the debt – so we wouldn't be considering those because they'd been considered before. But, in relation to the information on the statements, he also found B had provided those to PRA – so didn't think PRA had done anything wrong.

Miss S said while PRA may only hold limited statements from B – her request was for all statements showing the full transaction history. She also says she's been told by B they can't provide this either. So, Miss S says this calls into question the accuracy and enforceability of the account. Miss S also said she thought this might be a breach of record keeping obligations under the Consumer Credit Act 1974 (CCA 1974) and the Financial Conduct Authority's (FCA) rules. Because of that, Miss S wanted a review of the case – 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.

I think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Miss S has previously complained about missing statements – and her comments regarding record keeping seem to relate to missing statements – so this isn't something I'm going to look at again or comment on further.

Similarly, she's also complained about the enforceability of the debt. Even if I could look at this, which I won't because it's been addressed before, in general terms I can't decide whether a debt is enforceable or not – only the courts can do that.

With that in mind, I'll focus on the key issue – which as I understand it is the detail of the statements.

As PRA and our Investigator have said, these statements were produced by B and provided to PRA by B. Because of that, I can't fairly hold PRA responsible for the format or content of these statements – as they didn't produce them.

I understand Miss S will find this unsatisfactory. But, if she wants to pursue her concerns regarding the format or content of these statements, then she can raise a complaint to B. If she remains unhappy with this, then she can ask us to look into things.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss S to accept or reject my decision before 1 December 2025.

Jon Pearce
Ombudsman