

The complaint

Miss T complains that Link Financial Outsourcing Limited trading as Link Financial (Link) have treated her unfairly when dealing with her account and have been harassing her.

What happened

Miss T's complaint centres around a credit card account that she had with a business I'll refer to as N. Unfortunately, Miss T wasn't able to maintain the contractual minimum payments towards the account, and it fell into arrears. However, she was paying £5 per month towards the account under an arrangement. By September 2024, Ms T's account had fallen quite far into arrears and so N defaulted the account, and in October 2024, they sold it to a debt purchaser (DP). DP appointed Link to service the account on their behalf.

As is required Link and N sent a joint Notice of Assignment letter (NOA) to Miss T in October 2024 to let her know about the sale of the account.

Link began to contact Miss T asking for payment towards the account, they sent her correspondence telling her she had an agreed payment arrangement in place with them for £5 per month and that she had missed payments.

In February 2025 Miss T contacted Link and said she didn't know what they were talking about, she said she had never set up such an agreement with them and asked them to never contact her again. She raised a complaint in April 2025.

Link responded to Miss T's complaint and explained they had set the payment arrangement up in error and had since cancelled they confirmed they hadn't made any attempts to take money from Miss T while this had been in place. They offered Miss T £100 to recognise the error they had made.

Miss T remained unhappy and so brought her complaint to our service, she said:

- she felt harassed by Link's contact
- She was unhappy that N had closed her account and sold it
- She felt both N and Link were reporting the default to her credit file and so it was having a double impact

Our investigator didn't uphold Miss T's complaint they said they felt Link's offer of £100 was fair compensation for the mistake they had made.

Miss T disagreed, she said she had never had any offer and even if she had received it, she didn't think it was sufficient compensation for the worry and distress link had caused with their actions.

The matter has now 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 realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. If I've not reflected something that's been said in this decision, 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.

Our investigator explained to Miss T that her concerns about N's actions in selling the account wouldn't be addressed as part of this complaint, and I want to add to that. As I also won't be addressing anything that N may or may not be reporting to her credit file, if Miss T has concerns over anything N is doing, she will need to address that with them directly, in the first instance.

Credit reporting

Link have provided evidence to show that the information provided to them by N was that the account defaulted on 30 September 2024 with an outstanding balance of £505.03. Link have also shown evidence they are reporting that same information to the credit reference agencies to be displayed on Miss T's credit file. This is as it should be, so I won't be asking Link to do anything differently here.

I understand that Miss T believes that N is also still reporting the default – if that is the case Miss T will need to take this up with them directly. However, before she does I feel it may be useful to explain, if it is clear from looking at the two entries that they relate to the same account, with the same default date and balances and the original debt is clearly showing as settled then this is normal and any potential lenders will recognise this is only one default.

Harassment

Harassment is a criminal offence and something that can only be determined by a court of law, as such I can't comment or make a finding about it. However, I have looked to see if Link's communication with Miss T is in line with what I'd expect in terms of frequency, tone and language.

Having done so I can see that in the six month period between October 2024, when Link began administering the account and April 2025, when Miss T raised her complaint, Link sent her around eleven emails, eight text messages and two letters, of which one of the letters was the NOA and four of the emails were in response to contact she had made with them. So, I haven't found their communication to be excessive in nature.

All of the communication I've seen has been professional in tone and factual in nature and so I don't have any concerns about the appropriateness of the communication from Link to Miss T.

I do however note Link made a mistake when telling Miss T she had an arrangement to pay set up with them. And it was because of this they offered her £100 compensation.

Miss T has told us she feels the compensation should be higher as there has been repeated mishandling and miscommunication, but that isn't what I have found. As such I think the offer Link has made is fair and reasonable in the circumstances, so I won't be asking them to

increase it.

I realise this outcome will be disappointing to Miss T, but my decision ends what we – in trying to resolve her dispute with Link – can do for her.

My final decision

For the reasons set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 10 March 2026.

Amber Mortimer
Ombudsman