

The complaint

Miss G complains that Lowell Portfolio I LTD trading as Lowell Portfolio (Lowell) haven't treated her fairly when dealing with her accounts.

What happened

Miss G has three accounts which were owned and serviced by Lowell, at the time of her complaint. One account relates to a credit card she had and the other two relate to debts she owed to a telecommunications provider for a device she purchased and the attached service for the device.

Miss G is in debt management plan (DMP) and makes her payments towards her debts through the DMP. Lowell said at the time of this complaint only two of the accounts were receiving payments from the DMP provider.

During a call between Miss G and Lowell in January 2025, which resulted in a complaint about service, Miss G told Lowell she had some mental health issues. Following this call Lowell placed her accounts with their customer support team. This team is set up to deal with their most vulnerable customers who may need extra assistance or adaptations. Her accounts have remained with his team throughout her dealings with Link.

In May 2024 Miss G wrote to Lowell asking for a compassionate write off of her accounts due to her mental health circumstances. Lowell asked for more information so they could consider the request, which she provided. But Lowell declined the request to write off the accounts.

During this time Lowell also sent Miss G personal information relating to a third party. She has said she found this distressing as it made her concerned for the safety of her own data. She also said it was upsetting to see the third parties' circumstances while trying to deal with her own.

Lowell compensated Miss G £75 for sending her the third-party information.

Miss G has complained to this service that Lowell have failed to give her any personalised explanation as to why she didn't meet their internal criteria for writing off the debts, leaving her feeling dismissed. She said this goes against the Financial Conduct Authority's guidance on fair treatment of vulnerable customers. She feels the outcome wouldn't have been as stressful for her with more sensitive communication and support.

She also doesn't feel the compensation of £75 was enough for the data breach. Our investigator didn't think Lowell needed to do anything differently to put things right for Miss G so didn't uphold her complaint. Miss G didn't agree and so the matter has 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.

When someone ask a business like Lowell to write off a debt, as Miss G has done here, Lowell has an obligation to give due consideration to the request. They will have their own internal criteria for to check the request against. I'm not party to that criteria as it is commercially sensitive information that they aren't obliged to share with me or anyone else including Miss G. So while I understand her wanting to know why she didn't meet the criteria to write off her accounts, she simply isn't entitled to know. The only thing I need to be satisfied of here is if Lowell gave due consideration to her request. Based on what I've seen think they did. I say this because they didn't turn it down immediately, but asked Miss G for more information, including financial information. When she provided the financial information, they asked her to confirm the details within it, which she did. I'm persuaded this shows they considered the information she provided alongside her request before they declined it.

I understand that Miss G says if she had received better reasoning and a more tailored response, she would have understood the outcome better but the only way Lowell could have explained '*the why*' to her would be to tell her what their criteria is and as I have said they don't have to do this.

Moving on more widely to Lowell's treatment of Miss G generally, I'm satisfied they have dealt with her fairly as a vulnerable customer. This is because, as soon as Lowell were aware of Miss G's mental health issues in January 2025, they moved her accounts to their customer support team. They placed her accounts on hold and wrote to her in February 2025 asking to get a better understanding of her situation to see what other support they could provide. Miss G didn't respond to their letter. So, I can't fairly say they haven't tried to support Miss G.

Turning to the data breach, I understand that it was upsetting for Miss G to receive someone else's information at a time when she was dealing with health issues of her own. And I this may have caused her to worry about the safety of her own data. But I have seen nothing to suggest Miss G's data has been compromised in anyway, and our service can't make awards for something which might or might not happen in the future. We can only look at what has actually happened. And in this case, someone else has had their data compromised; while concerning for Miss G, she isn't the victim in this instance the third party is. As such I'm satisfied the £75 awarded by Lowell for the upset caused by this is fair in the circumstances and broadly in line with what I'd expect and so I won't be asking them to increase it.

I know this outcome isn't what Miss G was hoping for and will be disappointing to her, but my decision ends what we – in trying to resolve her dispute with Lowell – 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 G to accept or reject my decision before 20 October 2025.

Amber Mortimer
Ombudsman