

The complaint

Mrs G complains that PRA Group (UK) Limited (PRA) declined her request for a medical write off of her debt.

What happened

Mrs G had two loan accounts with a B I'll call L. Unfortunately, she was unable to maintain the repayments of the loans and in September 2023 L sold the accounts to PRA.

Mrs G made a request to PRA to write the debt for the two accounts off on medical grounds. She supplied them with evidence of her medical conditions and provided details of her income and expenditure. PRA asked her to provide copies of her bank statements so they could get a full understanding of her financial situation. Mrs G provided an excel spreadsheet version of one of her bank accounts – which didn't include details such as her name, account number or the changing balance on the account.

PRA declined the request to write of the debt and Mrs G complained to them about this. PRA didn't uphold her complaint and maintained that they were unable to gain a clear picture of Mrs G's financial situation with the evidence she had provided.

Mrs G brought her complaint to this service; she said that the bank she uses doesn't issue standard statements and she doesn't have the technology to be able to download the pdf style version PRA would require. She feels that she is being punished for the process of her bank, by PRA refusing to write off her debts.

Our investigator didn't think PRA had acted unfairly and so didn't uphold Mrs G's complaint. Mrs G disagreed 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.

I think it may be useful for me to explain her that there is no obligation on a business to write off a debt, and each business can set their own criteria for when they will choose to write off a debt. Given that my decision will focus on if PRA consider Mrs G's request fairly taking into account her circumstances.

In this case Mrs G asked for PRA to write off her debt based on her medical and financial situation. She has said that her medical condition affects her income as when she is unable

to work as she doesn't receive sick pay from her employer.

PRA have shown us that they considered all of the information Mrs G sent to them before making the decision to deny her request. They have explained that the statements she provided didn't give a full reflection of her financial situation, they said this is because the transaction on the excel spreadsheet she sent to them:

- Indicated there were transfers between other accounts including savings and current accounts, the details of which hadn't been shared with PRA
- Didn't match the income and expenditure list she had provided
- Didn't give any indication of the balance on the account
- Didn't show any name or address so couldn't be confirmed as relating to Mrs G

They also conducted checks on Mrs G's financial situation for themselves, which showed she was able to maintain other credit lines including unsecured lending and two mortgages. This raised more questions about her financial circumstances, which meant they couldn't satisfy themselves of the full picture and so they declined the request for write off.

I have seen in the final response letter they issued to Mrs G they provided her with instructions on how to get the statements in the format needed from her bank. And told her if she is able to provide the evidence needed, they would reconsider her request.

It's understandable to me that PRA want to have a full picture of Mrs G's financial circumstances before agreeing to write off her debt. I don't find this unreasonable and it is often the case that a business will want this information alongside medical information before agreeing to write off a debt. This is because having a medical condition doesn't automatically mean someone cannot afford to make payments towards what they owe.

Bringing all of this together, I'm satisfied that PRA group did consider Mrs G's request fairly and so I won't be asking them to do anything differently here.

I understand this outcome will be disappointing to Mrs G, but my decision ends what we – in trying to resolve her dispute with PRA – can do for her. However, should she want PRA to reconsider her request, I would strongly suggest that she provide them with the information they need to get a full understanding of her financial circumstances.

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 Mrs G to accept or reject my decision before 11 March 2026.

Amber Mortimer
Ombudsman