

The complaint

Miss S complains PRA Group (UK) Limited misled her by saying she'd get a discount if she paid more than she planned towards her debts with them.

What happened

Miss S has two debts with PRA. As I understand it, she called them on 9 April 2024 asking to reinstate payment plans for £3 towards each debt. Miss S says she was told by paying £6 towards each debt she'd get a discount, so arranged to do this. In October 2024, because this payment was unaffordable long term, she called PRA to discuss it and found there wasn't a discount in place. Miss S said she felt like she'd been taken advantage of.

PRA said their agent had used the term discount, but only in relation to time, not on the amount owed. They said they were sorry this led to a misunderstanding, but overall they didn't think they'd done anything wrong.

Unhappy with this Miss S asked us to look into things, also saying she wasn't happy when she was sent their response it was in an email with a link which was only valid for seven days.

One of our Investigators reviewed the complaint but didn't think Miss S had been misled in the way she'd said.

Miss S asked for the phone call to listen to it, and after doing so provided further comments. I've summarised these in my own words:

- Miss S showed willingness to keep making the payments, and the first half of the call was clearly asking just to pay £3 – but after around six minutes of discussing this, the agent then asked how much she wanted to pay.
- Instead of just reinstating the plan for the amount Miss S wanted, the agent seemed more concerned about how long it'd take her to pay off the debts and tried to convince her to pay double the amount she intended. Miss S says it should have been clear from the whole conversation she couldn't afford this.
- Miss S felt the agent intentionally accentuated the numbers, and was quieter on the word 'payments' to mislead her. She felt it was clear from her questions she didn't understand what she'd agreed to.
- Overall Miss S felt the misunderstanding wasn't the key issue, it was that the agent took advantage of the situation to make her pay more than she could afford which led to stress and unnecessary emotional and financial pressures.

Our Investigator considered all of this but remained of the opinion PRA hadn't treated her unfairly – so the complaint'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.

I'm sorry to hear of how the situation has impacted Miss S as I can appreciate from her point of view – as she's said – she's doing the right thing by making payments towards her debt. But, for me to decide PRA have done something wrong, I'd need to be satisfied they have taken advantage of her or otherwise treated her unfairly in this call.

So, to decide that, I've listened to the call.

Listening to the first six minutes of the call, it's about the agent finding out Miss S' circumstances including asking her if she had a date in mind of when she wanted to fully pay off the debt – Miss S says this year in response to that question. The agent also asks whether Miss S is receiving financial support which she says she is, but I don't think it's clear from this information Miss S could only afford £3 a month.

Around 6m 30 seconds in the agent says Miss S was paying £3 previously and asks her how much she wants to pay. Miss S says £3 on each debt. The agent then explains how long it'll take to clear one of the debts at £3 a month – but if she made payments of £6 that'd "save" her around ten years worth of payments. The agent then explained how much quicker it'd be if she paid £6 on the other account.

Having explained this to Miss S, she says this sounds good, and asks if she'll still benefit from making increased payments as she'd want to pay off the balances in full at the end of the year. The agent explains if she increases her payments now, then she'd have less to pay when clearing the balances in full at the end of the year so would have more in her pocket at that point.

The agent then says *"it might not be a big massive discount, but it's still a bit of a difference at the end of the day. Now, of course we're more than happy just to get £3 set up on each account, of course we are. It's whatever you feel comfortable doing, is what we feel comfortable doing so it's up to you what you want to do moving forwards."* Miss S then says if this helps then she's happy to pay the £6. The agent checks the date, asks if she's up to date on her priority bills, and asks her to confirm she's happy to pay £6 a month.

The remainder of the call is about setting up the plans.

Having listened to the call, I can't agree it was clear from Miss S' questions that she hadn't understood what she was agreeing to. I find the agent made it clear what the impact of paying £6 a month would be against Miss S' stated aim of paying off the balances in full by the end of the year. He said this would mean she'd have less to pay at the end of the year, and although it's not much, it'd be a difference.

And after discussing the £6 the agent explicitly reiterates he's happy to set up the payments for £3 and it's entirely what Miss S wants to do. I don't consider he put any pressure on Miss S to agree to the increased figure as after saying that he allowed Miss S space to speak.

Miss S has said the agent was more interested in telling her how long it'd take to pay off her debts than the amount she wanted to actually pay. I don't think this is inherently wrong to

explain to customers how long it may take to clear a debt, and I can't agree with Miss S that the agent was more interested in this than setting up the payment plan.

Overall I can't find the agent has in any way taken advantage of Miss S to lead her into paying more than she can afford. So, I don't think PRA have treated her unfairly.

My final decision

For the reasons I've set out 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 9 December 2025.

Jon Pearce
Ombudsman