

The complaint

Mr and Mrs H are unhappy with how Bluestone Mortgages Limited have treated them. They said they wanted a payment break or reduced payments for a couple of months and after this was agreed, they were bullied and harassed by Bluestone.

What happened

Mr and Mrs H took their mortgage out with Bluestone in early 2024. The mortgage offer from January 2024 shows they borrowed £104,665 over a term of 13 years on a repayment basis. Their contractual monthly payment (CMP) was £1,072.52.

Mr and Mrs H said they were going to have some difficulty maintaining their payments for a few months after June 2024, so they contacted Bluestone on 11 June 2024 to discuss this. They were initially looking for a payment holiday, but Bluestone said this wasn't something they offered. Mr H said the call was disconnected and Bluestone called Mr H back but couldn't get through.

Mr H spoke to Bluestone again on 14 June and he said Bluestone let him know that he could consider a reduced payment plan, but they would need to assess his affordability first. Mr H said he didn't have time to do this so Bluestone said they would send a form via email which Mr H said he didn't receive. Mr H called back on 17 June, and the income and expenditure (I&E) form was sent which Mr H confirmed receipt of.

Mr H completed this, but it was in a format that Bluestone was unable to open. They asked Mr H to resend this, and he said he did on 21 June, but Bluestone said they didn't receive it.

The mortgage direct debit was cancelled by Mr H on 25 June which meant the CMP which was due on 1 July wasn't going to be paid.

Mr and Mrs H have said that since then, they have been bullied and harassed by Bluestone, receiving around 20 to 30 telephone calls in a month. Mr H said his telephone doesn't accept 0800 numbers and Mrs H doesn't deal with the mortgage so Bluestone should not be calling her.

Mr H has raised various complaints with Bluestone and Bluestone have sent three final responses to Mr and Mrs H. Mr and Mrs H complained about the following issues:

- Bluestone haven't received the I&E form that they have been sending them.
- Bluestone emailed Mr and Mrs H outside of normal working hours.
- Mr and Mrs H didn't receive a call back from a specific agent they wanted to speak to.
- Bluestone were making it difficult for Mr and Mrs H to pay their mortgage.
- Bluestone were not emailing Mr H only as they were still also emailing Mrs H.
- Bluestone were contacting Mrs H when they should only be dealing with Mr H only.

Bluestone said they could have dealt with some of the communication with Mr and Mrs H better and apologised for this. But they didn't think they had acted unfairly or unreasonably in any other aspects.

Mr and Mrs H didn't agree so they brought the complaint to the Financial Ombudsman Service where it was looked at by one of our investigators. Our investigator didn't uphold the complaint, and he thought that Bluestone had acted fairly under the circumstances.

He also noted that Mr and Mrs H had received recent letters about Bluestone starting legal action against them but explained this didn't form part of this complaint so if Mr and Mrs H wanted to, they could raise that as a new complaint with Bluestone.

Mr and Mrs H accepted this point but disagreed with the outcome that the investigator reached. In summary they made the following comments:

- The investigator has not put all of Mr and Mrs H's points across and they were hounded by Bluestone. They are appalled that the investigator has taken their side.
- They have been hassled and bullied by Bluestone being called three to four times a day.
- No letters or emails were sent but Bluestone called 20 to 30 times in a month and our service has not looked at that.

As Mr and Mrs H disagreed with the investigator, they asked for the complaint to be reviewed by an Ombudsman, 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.

Having done so, while I'm sorry to disappoint Mr and Mrs H, I agree with the outcome that has been reached by the investigator. I'll explain why.

I've given careful consideration to all the submissions made by both parties, but I won't address each and every point that has been raised. I'll focus on the matters that I consider most relevant to how I've reached a fair outcome – in keeping with the informal nature of our service.

I appreciate things have been difficult for Mr and Mrs H and I note that they have recently been sent letters regarding legal action that may be taken against them. As our investigator has explained, this is different to the complaint I will be looking at. The complaint that Mr and Mrs H raised with our service is about the number of calls that they were receiving when they asked for help last July 2024. They said they felt bullied and harassed by Bluestone. This is the complaint that I will be considering here so as explained, if they wish to raise a new complaint about recent events, they should do this with Bluestone.

I have reviewed the contact notes to understand what has happened and I can see on 11 June 2024, Mr H called Bluestone to ask if it was possible to have a payment holiday for a couple of months. This telephone call got disconnected and I can see that Bluestone tried to call Mr H back but were unable to get through.

Mr H then managed to call back and asked to speak to the adviser he was talking to earlier, and he was told that he would get a call back. I can't see that this happened.

On 14 June, Mr H called again about a reduced payment arrangement as he said he was going to find things difficult for a couple of months. Bluestone said they would need to assess Mr and Mrs H's affordability but Mr H said he didn't have time so Bluestone said they would send the I&E form by email. Mr H then called on 17 June, letting Bluestone know that the I&E form hadn't been received. This seems to have been sent while Mr H was on the telephone as he had then accepted receipt of it.

Bluestone then sent an email to Mr H on 19 June explaining that they couldn't open the I&E form in the format it had been sent and they asked if it could be sent again. Bluestone still

couldn't open it and the same thing happened again on 21 June. Mr H then cancelled the mortgage direct debit on 25 June.

The mortgage payment was due on 1 July, so as this didn't go through, Bluestone sent an email to Mr and Mrs H on 2 July letting them know the payment had been missed. A letter was sent on 4 July and two telephone call attempts were made on 5 July.

Having not heard anything, Bluestone called Mrs H on 9 July who explained that Mr H deals with everything. Mr H then called Bluestone back, very unhappy that they had called Mrs H.

I can see from the contact notes that Mr H said he wanted to pay £500 and split the balance over the remaining months. Bluestone said they needed to go through an I&E assessment and could see that they were unable to open the form that Mr H had sent. They offered to go through it on the telephone, but Mr H said he wanted it posted out to him.

A second letter was sent to Mr and Mrs H on 14 July along with another email on 18 July about the outstanding payment. Mr H then complained on 19 July about how Mr and Mrs H were being treated.

A further letter was sent on 18 August and Bluestone tried to call Mr H on 29 August but could not get through, so they called Mrs H who said that Mr H handles everything to do with the mortgage.

Bluestone tried to call Mr H again on 9 September but could not get through so they called Mrs H again and explained that Mr H had made it clear Bluestone should only be calling him, but they could never get through to his mobile which is why they were calling Mrs H.

This continued through to October where I can see that on 8 October, the I&E assessment had been discussed over the telephone, and a payment arrangement had been set up to help Mr and Mrs H with their payments. A further review was due to happen in January 2025.

Having looked at the account history to understand what has happened, while I appreciate Mr and Mrs H were unhappy with the contact made by Bluestone, I don't agree that they were harassed or bullied.

The CMP was due on 1 July, and the email sent shortly after was an email letting them know the payment had been missed. And the letters sent shortly after, indicated the same, offering support if Mr and Mrs H were going to find things difficult. Having read the letters, I do not find them threatening and I know that Mr and Mrs H did, but I'm not persuaded they were.

Firms are generally required to provide clear, fair and not misleading information to consumers. I don't think it's a bad thing that Bluestone was letting Mr and Mrs H know that the payment they were expecting was still due and it seems they were trying to find a way to resolve the issue. The longer this was left, the worse it can be so I can't say that Bluestone acted unreasonably here.

Mr and Mrs H's CMP was due on 1 July – this is the contractual date that the mortgage payment is due which was also due to be paid by direct debit. So once this payment didn't go through, I don't think it was unreasonable that Bluestone contacted Mr and Mrs H about this. I'm satisfied they did so with the intention of helping Mr and Mrs H bring things back on track and I consider that to be fair. As I said, the longer an account has a shortfall, the more negative impact it can cause – for example, more interest will be charged.

Having looked at the contact that has been made, I do not agree that it was excessive, and I haven't seen any evidence to suggest that Mr and Mrs H were being called between 20 to 30 times in a month. And having read the emails and the letters, I do not find the tone to be unreasonable.

Mr and Mrs H are both jointly and severally liable for the mortgage so Bluestone haven't done anything wrong in contacting Mrs H when they couldn't get through to Mr H. I can see that they did try to contact Mr H before they called Mrs H but they were unable to get through

to him. It now transpires that Mr H's telephone doesn't allow calls from certain telephone numbers which Bluestone are now aware of.

While I appreciate Mr H is unhappy about this, I can't agree that Bluestone have done anything wrong here.

Mr and Mrs H will need to continue to engage with Bluestone to ensure that options are discussed to see the best way of Mr and Mrs H clearing the arrears on the mortgage. From the recent information that has been provided, the arrears stood at £7,872.09 as at 11 August 2025.

I appreciate that Mr and Mrs H will be disappointed with my decision, and I do acknowledge that Bluestone have said their communication could have been better at times, but I'm satisfied that Bluestone have acted fairly and reasonably in the circumstances of this complaint.

My final decision

For the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H and Mr H to accept or reject my decision before 28 October 2025.

Maria Drury
Ombudsman