

## **The complaint**

Mr C complains Lowell Portfolio I Ltd:

- Contacted him when they said they wouldn't
- Asked for consumer credit agreements (CCAs) for all accounts but they still haven't been provided
- Uses an old incorrect address for its telephone security, which causes him problems passing security when he contacts them on the phone.
- Gave him confusing information about a previous compensation payment our service had awarded

## **What happened**

Mr C said Lowell told him they'd put all of his accounts on hold, so wouldn't contact him – but then still did. He was also told it'd take 40 days for the CCAs to be provided, but this timeframe wasn't met. When calling Lowell, he found he had to enter his incorrect address to pass their security. And he said he was given confusing information about compensation our service had previously awarded to him.

Lowell accepted they didn't apply holds to Mr C's accounts when they should have. They also accepted they'd given Mr C incorrect information about how long the CCAs would take – as they're dependent on the lenders providing them. In addition, instead of asking for the CCAs, Lowell's agent put a Subject Access Request (SAR) instead which was incorrect. Lowell said five CCAs had been received – and would be sent to Mr C. A further five CCAs hadn't been received, and those accounts would remain on hold for now.

In respect of the phone system and addresses, Lowell said Mr C was aware from a previous complaint the phone system had his old address previously. So, when he called it was this old address and they were sorry for this. Finally Lowell accepted they gave Mr C incorrect information about how compensation would be paid to him – and how long that'd take. For their errors, Lowell said they'd send a cheque to Mr C for £200. I understand this has been paid to Mr C.

Unhappy with this, Mr C asked us to look into things, saying because of all the issues the compensation should be increased. One of our Investigators explained there were some accounts we couldn't consider – which Mr C accepted. I won't comment on them again.

For the accounts we could consider, our Investigator felt Lowell's compensation of £200 was a fair way to put the above issues right, so didn't think they needed to do anymore.

Mr C disagreed saying Lowell had treated him like he was worthless and have caused him undue stress and anxiety. 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.

Lowell have said they didn't handle Mr C's concerns regarding contacting him, the CCAs, his address and his queries about the compensation well.

Given that, all I need to do is decide whether the £200 Lowell awarded is a fair and reasonable outcome to the complaint as raised.

I can understand contacting him when he wasn't expecting to be will have been frustrating – particularly as Lowell said they wouldn't. I think the delay in requesting the CCAs is disappointing, as it seems this delayed matters for two months. Regarding his address it seems this has been an ongoing issue for Mr C, which is again very frustrating. As for the information around the compensation, this is about complaint handling so isn't something I can make a finding on directly.

Deciding compensation isn't an exact science, I need to think about the impact on Mr C in order to reach a figure I think sounds fair. I also need to take into account what Mr C has said about his vulnerabilities.

Weighing it all up, while I understand Mr C will be disappointed, I do think the £200 Lowell have already paid him is fair. It's clear they've made a number of mistakes in a short period of time, but I think the impact to Mr C is fairly reflected in the £200 figure and this is in line with our published guidance on compensation payments.

### **My final decision**

For the reasons I've explained above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 November 2025.

Jon Pearce  
**Ombudsman**