

## **The complaint**

Mr L complains that Cabot Credit Management Group Limited trading as Cabot Financial (Europe) Limited (Cabot) harassed him by calling him up to three times a day.

## **What happened**

Mr L has two accounts that are owned by a company within the Cabot group and serviced by Cabot. For the purposes of this decision, I'll refer to them as account 1 and account 2.

Account 1 has been with Cabot since 9 May 2024 and account 2 has been with them since 28 May 2024.

Mr L hasn't made any payments towards either of the accounts during the period they have been serviced by Cabot. He complains that Cabot have been harassing him about these debts by calling him excessively – up to three times a day. He says the stress of this has led to him having to change his telephone number. He complained about this; Cabot didn't uphold his complaint they said they had a legitimate reason to contact him and had only attempted to do so 19 times by phone.

Mr L was unhappy with their response, so brought his complaint to our service. Our investigator didn't uphold Mr L's complaint; in summary she said Cabot had contacted Mr L 19 times on one account and 78 times on the other but given the period of time that was over they didn't feel this was excessive. They also noted there were occasions where contact was attempted three times in a day but to different numbers and so this seemed reasonable. Mr L disagreed, he argued that Cabot's evidence couldn't be trusted as they had told him they had only attempted to contact him 19 times by phone, and this differed from what they had shared with us.

As no agreement was reached 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.

Only the courts can make a finding on harassment as it is a criminal offence, but I can look at the contact Cabot made with Mr L to see if it has been excessive in volume as he has said.

Cabot have provided a breakdown of the contact they have attempted to make with Mr L.

### *Account 1*

Between 2 January 2025 and 23 July 2025, Cabot attempted to contact Mr L by phone 78 times.

### *Account 2*

Between 12 May 2025 and 18 June 2025 Cabot attempted to contact Mr L by phone 19 times.

While this level of contact might seem a lot on the face of it, when broken down, I don't consider this to be excessive. I say this because contact on account 1 was over a period of 202 days. And on account two it was over 37 days. So, when averaged out this wouldn't equate to daily contact. However, I do accept that at some points contact was more frequent than at other times. I have noted that on some occasions contact was attempted up to three times in one day but this was not all to the same number, and I'm satisfied this is acceptable, as I have to take into account the purpose of the contact. And here that is Mr L owes Cabot a debt and they are trying to connect with him to recover that debt.

I've also considered that had Mr L engaged with Cabot at any stage of their contact attempts to arrange a suitable payment plan or at least to explain his circumstances if he couldn't pay, the contact would more likely than not have reduced considerably if not totally. Based on this I'm satisfied the level of contact from Cabot has been appropriate and reasonable in the circumstances.

Finally, and for completeness I've considered What Mr L has said about the reliability of the evidence Cabot has provided. Having done so I have to tell him I have no concerns over it. I say this because Cabot have provided comprehensive evidence from their internal systems showing each contact attempt that was made along with their system notes. I do understand Mr L's concerns as when Cabot dealt with his complaint originally, they said they had only made 19 attempts, but I'm satisfied this was likely an oversight and account 1 wasn't included in the number, as there were 19 attempts on account 2. And even if Cabot had disclosed the other 78 attempts to Mr L, it wouldn't have changed the outcome I have reached for the reasons I've explained.

I realise this isn't the outcome Mr L was hoping for, but my decision ends what we – in trying to resolve his dispute with Cabot – can do for him.

### **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 Mr L to accept or reject my decision before 5 January 2026.

Amber Mortimer  
**Ombudsman**