

## **The complaint**

Mr B complains that ACI-UK Limited (ACI) contacted him excessively both before and after he set up a payment plan with them.

## **What happened**

ACI are the debt servicing company for three accounts that belong to Mr B and have been sold to debt purchasers by the original lenders. ACI was appointed to service the first two accounts in April 2024 and the third account in January 2025.

Mr B says ACI contacted him excessively and bombarded him with emails and calls affecting his mental health. In an effort to deal with this, on 2 April 2025 he called ACI and completed an income and expenditure which showed he could afford a monthly payment of £30 to go towards the three accounts with £10 being allocated to each one. He agreed to pay this by direct debit and this was set up.

Mr B says on 3 April 2025 ACI called him again even though he had set up an arrangement to pay. He complained to them about this on 7 April 2025 saying it was having an effect on his mental health. He also cancelled the direct debit he had set up.

ACI sent Mr B their final response letter on 23 May 2025, they didn't uphold his complaint. So, Mr B asked our service to look into things.

Our investigator didn't think ACI had done anything wrong. Mr B didn't agree and the matter has now 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.

In reviewing the file, I can see that Mr B has sent some unpleasant and offensive communications to the business and our service, which I consider unnecessary.

### *Before the payment plan*

When providing their file to this service, ACI included their contact history with Mr B. Having looked at this I can see that between May 2024 and March 2025 ACI attempted contact with Mr B around fifty-six times with a combination of emails, letters, SMS and calls. While on the face of it this may seem excessive, it was over a ten-month period so on average around five or six contact attempts each month across the three accounts. As Mr B wasn't engaging with

the contact, I don't think attempts of this level was unreasonable.

Having said that I do accept that Mr B has told us he struggles with his mental health, so I recognise it may not have been easy for him to engage with ACI. But I have to consider what ACI knew at the time. And they weren't aware of his mental health issues at the time so wouldn't have know that Mr B might have needed adaptations or that their contact was causing him upset or distress. Based on this I'm satisfied their contact was reasonable.

#### *After the payment plan*

Mr B has said that ACI continued to contact him even after he had set up the payment plan and he was bombarded with calls and emails. He says the calls started again the day after the payment plan was set up. I haven't been able to see this was the case from the contact history log provided from ACI's system. And Mr B hasn't been able to provide any evidence supporting the contact was made, as he says he has deleted the evidence of it.

Mr B sent emails to ACI informing them he had cancelled his direct debit, because of ACI's contact. But these emails don't reference any specific contact. Without any evidence to support ACI bombarding Mr B with contact after the payment plan had been agreed, I can't fairly say ACI have contacted Mr B in this way.

Bringing all of this together I'm satisfied that ACI have acted fairly when contacting Mr B and so won't be asking them to do anything different here.

ACI placed the accounts on hold while they were dealing with Mr B's complaint and now his complaint is at an end, he may find they begin contacting him again to arrange a new payment plan. If Mr B wants to limit the contact, he receives from them I would strongly suggest he works with them to come to an affordable agreement that is suitable to him and ACI.

I realise this isn't the outcome Mr B was hoping for, but my decision brings an end to what we – in trying to resolve his dispute with ACI – 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 B to accept or reject my decision before 14 November 2025.

Amber Mortimer  
**Ombudsman**