

The complaint

Mr W complains Moorcroft Debt Recovery Limited contacted a family member about his debt.

What happened

As I understand it, Mr W has a debt with a company I'll refer to as B. They asked Moorcroft to get in touch with Mr W because there was an outstanding debt regarding an account he holds with B.

Mr W complains Moorcroft contacted a family member about the debt which led to a falling out. He's unhappy they didn't use his own phone number which they had on their records from a different account.

Moorcroft said they were first instructed by B on 29 May 2025 and sent a letter to the address they'd been given by B. Moorcroft said as no response was received, they then contacted one of the credit reference agencies (CRAs) – who provided an updated address. Moorcroft said they wrote to this address and still didn't get an answer. They then contacted the mobile they'd been given as part of their tracing to find Mr W. Following this, Mr W then raised his complaint, and they said they updated their contact details for him.

Unhappy with this, Mr W asked us to look into things.

One of our Investigators did so, and found overall Moorcroft hadn't done anything wrong.

Mr W didn't accept this, saying they should have used his correct number because until it's proven otherwise he believes B gave it to them.

As Mr W didn't accept the outcome, his complaint was put forward for decision.

Mr W had another case which was passed to me. When reviewing that, I noted Mr W also had this complaint about a different company. Given his concerns about consistency, I've also picked up this complaint to ensure consistency. The issues are similar, and all decisions have to be able to be read as stand alone documents – so Mr W may notice some similar / identical wording in this case and his other case.

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.

The internal notes from Moorcroft do show they wrote to Mr W at the last known address they had for him – and then wrote to his correct address.

Why Mr W didn't receive the letter sent to his correct address I don't know. But, I can only fairly say Moorcroft have done something wrong if I'm satisfied they did. In this instance, the evidence I have shows they did send the letter – and I can't fairly say they're responsible for it not arriving. I don't know why Mr W didn't receive it – but I'm satisfied Moorcroft did send it.

Given this history at this point, I think it's entirely understandable why Moorcroft would have carried out a trace to find an appropriate phone number to use. Whether B did or didn't give Moorcroft his correct mobile phone number I don't know. But, I think it's more likely than not they didn't – and I say that because if they did then Moorcroft wouldn't have needed to trace a number for him.

But, there is no evidence Moorcroft ever tried to use his correct number and given the history of letters not receiving an answer – which Moorcroft won't have known Mr W didn't receive, it's reasonable for them to assume all contact details might be out of date. People do change their mobile phone numbers, and it's not unreasonable for Moorcroft to assume B had tried to engage with Mr W using the details they had – which had been unsuccessful and was the reason they'd been asked to speak to him.

Taking all of that into account, I'm satisfied Moorcroft haven't done anything wrong in tracing a phone number for Mr W and then using it.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 6 January 2026.

Jon Pearce
Ombudsman