

The complaint

Mr W complains PRA Group (UK) Limited trading as PRA Group:

- Bought his account when the original debt was irresponsibly lent
- Have said they'd only consider closing the account if he provides a significant amount of additional information
- Haven't offered appropriate support given his disclosure of serious health concerns

What happened

As I understand it Mr W took out a credit card with a company I'll refer to as B. The account fell into arrears, was defaulted, and ultimately sold by B to PRA in July 2022.

Mr W wasn't happy PRA bought the account, and has said this is because the original lending was irresponsibly lent to him. He's also unhappy PRA have said in order to think about closing the account they'd require a number of documents to consider doing so – saying this has placed an undue burden on him when he's already vulnerable.

I've not listed out Mr W' medical conditions for his privacy, as this decision is published on our website, but I want him to know I've taken them into account when deciding this case.

PRA said they can't comment on actions before their purchase, and they'd previously raised Mr W' concerns about the irresponsible lending issue to B on his behalf. They added when reviewing the history of his account with them, they'd adhered to every request he'd made, so they did think they'd worked with Mr W to support him. Finally, they also said given Mr W' health they could pass the accounts over to their Customer Support Team to consider closing the accounts. PRA let Mr W know the team would likely want to see the last three months of his bank statements, mortgage or tenancy agreement and, where relevant, any evidence of medical conditions. PRA added there is no obligation to provide this information – and overall said they didn't think they'd done anything wrong.

Unhappy with PRA's response Mr W asked us to look into things.

One of our Investigators did so, and thought PRA had treated Mr W fairly.

Mr W didn't agree, saying he accepts PRA aren't responsible for the sale of the account, B are. But, that he's unhappy with PRA asking for so much information and that they've not supported a vulnerable customer, as they should have. Because of this, 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.

I'm genuinely sorry to have read about Mr W's health conditions and how they've impacted him. But, being impartial means I need to critically assess his case to decide if I think PRA have done anything wrong or not. If I don't think they have, then I can't reasonably require them to do anything further.

I can see Mr W now accepts B are the only party responsible for addressing his concerns regarding about irresponsible lending. I understand that's already happened. For completeness, I just wanted to confirm that's correct, and it's not PRA's responsibility to consider an irresponsible lending complaint. It's also not PRA's responsibility to address any concerns around the sale of the account – only B. It's unclear to me if that's happened or not – but B would be the correct party to address this to.

With this in mind, I'll focus the rest of my findings on the concerns Mr W has raised – which is PRA haven't supported him as they should have given his vulnerabilities. And part of that is about the amount of information they're saying they'd want before considering closing the account.

To decide whether PRA have done something wrong on this point, I'd need to first be satisfied Mr W had told PRA about his health, and that in disclosing this it was clear – or should reasonably have been clear – he needed or could have benefitted from additional support. PRA aren't expected to be the experts in knowing what kind of support might be required depending on different people's health conditions, but are expected to ensure they've handled things fairly taking into account someone's vulnerability.

I've reviewed PRA's notes – which include Mr W's emails to them over the years. Mr W disclosed to PRA he had ill health. At various times, Mr W asked for holds on the account until he could afford to repay – which PRA agreed to. He also raised a complaint to B, and PRA also put the account on hold at that point. And I can see PRA have said they wouldn't expect Mr W to make any repayments while his complaint is with our service.

In the circumstances, I've not seen anything to suggest PRA have treated Mr W unfairly, or that he should have been referred to PRA's Customer Support Team any earlier.

Turning now to his specific concerns about the account closure, I should explain there are no rules that require PRA to write off a balance which is what Mr W is asking for. But, I can require them to do this where I'd consider it fair and reasonable for this to happen.

To consider this, and given there is no requirement for PRA to write off a balance, it's not unreasonable as a starting point for them to want to have information to support that request.

Typically, if someone is in a position where they can't afford to repay anything, and won't ever be able to afford to, for reasons that perhaps include their health, then it might be fair to write off a balance.

Given that, I don't think PRA have done anything wrong in asking Mr W for the information they have. I note at this point PRA have given a general explanation of what they might require as opposed to this being specifically what they need in Mr W's case.

I've no power to compel Mr W to do anything. But, he may wish to engage further with PRA about the information they would like – while taking into account his personal circumstances. I'd remind PRA they're required to work with Mr W to support him in providing anything they require in a way that he can.

My final decision

For the reasons I've 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 5 February 2026.

Jon Pearce
Ombudsman