

The complaint

Mr W complains Pastdue Credit Solutions Limited contacted a family member about his debt.

What happened

As I understand it, Mr W has two accounts with Pastdue which were passed over to them by a lender I'll refer to as C.

Mr W complains Pastdue contacted a family member about these accounts which has caused arguments and distress for him. Mr W was also unhappy he'd been contacted about another family member's debt which wasn't his.

Pastdue say the number had been provided by C, so they'd recommend Mr W get in touch with C to get it removed – which they'd done on their systems as soon as Mr W contacted them. Overall, they didn't think they'd done anything wrong but said sorry for what'd happened.

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

As part of our standard process, we asked Pastdue for their file. They provided this, and in doing so explained they didn't get the incorrect mobile number from C as they'd told Mr W. What happened was the account was passed to them on 19 May 2025, on the same day they used a tracing company – which returned the incorrect mobile number. They contacted this number by text but said the text didn't provide any details more than it needed to.

One of our Investigator's considered things. She explained to Mr W she couldn't consider the contact he'd received about another family member's debt – but in terms of his concerns about his debts being disclosed to a family member, she felt Pastdue saying sorry and removing the incorrect number was a fair way for the complaint to be resolved.

Mr W didn't accept this, saying he'd been paid £50 for an identical complaint to this, so didn't understand why he wouldn't be paid the same again.

As Mr W didn't accept the outcome, the complaint's been passed to me to decide.

In doing so, I noted Mr W had another complaint about a different company. Given his concerns about consistency, I've also picked up that complaint. 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.

Pastdue have accepted they've made an error and said sorry for this and told Mr W they'd removed the incorrect phone number.

I'm aware the other complaint Mr W is talking about is a second complaint he made after this one – where he says Pastdue contacted his family member again. My assessment of this case only includes events that occurred on or before 29 May 2025. The reason for that is because that's when Mr W made his complaint. But, I think it's important to mention the other case for context.

In this case, Mr W isn't happy his family member was contacted. Pastdue's notes record this caused Mr W arguments and distress in his family.

I'm genuinely sorry to hear about this, as I can't imagine that was very pleasant. But, being impartial means I need to critically assess the information provided to decide if I think Pastdue did anything wrong. If I find they didn't, then I can't reasonably uphold the complaint against them.

In this case, Pastdue have made an error – when responding to Mr W they told him the information came from C – but actually it was a tracing exercise Pastdue had carried out.

Although they did make an error here, I'm not satisfied the impact on Mr W would be any different. The reason I say that is because regardless of where the number came from, there was still an impact on Mr W because it went to his family member.

So, focusing on the text itself, I don't think Pastdue did do anything wrong. Whether it was provided by C, or a tracing company, Pastdue were under the genuine belief the mobile number belonged to Mr W. It's unfortunate that it didn't, but I don't think Pastdue could have known that at the time.

I'm aware Mr W has suggested Pastdue may have had his number from another account previously. But, people do change their mobile phone numbers, and it's not unreasonable for Pastdue to assume C 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.

In terms of the text message itself, this says:

“Mr W...Customer ID... You should received a letter from us soon regarding C... It is important that you resolve this matter online as soon as possible by visiting...”. The message then gives a link to Pastdue's website.

I don't think I can say the wording clearly gives away that Mr W has an outstanding debt.

Taking everything into account, I don't think Pastdue have done anything wrong in handling this complaint that's had an unfair impact on Mr W.

Finally, I'm aware Mr W asks why Pastdue weren't required to give him £50 when our service had told him we thought that was fair in another case where Mr W says the circumstances were identical. From a quick review of the other case, it seems Pastdue made the offer – we didn't recommend it. And, when we're asked to assess a complaint we do so independently. If a financial business chooses to make an offer, and we're satisfied that offer reflects any distress that may have been caused – then we can be satisfied the offer is fair. I'd also add every error by a financial business doesn't mean compensation is necessarily due. Putting the matter right and saying sorry can often be a fair outcome.

In any event for this case, for all the reasons I've mentioned above, I don't think Pastdue need to pay Mr W any further compensation because I don't think they've done anything substantially wrong.

My final decision

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