

The complaint

Mr A has complained about the level of contact about his credit card from Madison CF UK Limited trading as 118118 Money ('118').

What happened

Mr A held a credit card account with 118. His account went into arrears from 5 July 2025. Mr A received calls daily, and on some occasions, there were multiple calls a day from 118. Mr A raised a complaint on 13 August. He said the contact was excessive given he only owed £10.26 and asked for it to be limited to one contact attempt per week. He asked 118 to explain its collections policies and confirm it had breached relevant rules and regulations.

Despite Mr A's email, 118 continued to contact him until 27 August 2025 by email, calls and text messages.

118 sent its final response to Mr A on 2 September 2025. It acknowledged its systems sent automated reminders by text, email and made outbound calls. 118 said its contact was designed to remind customers to take action, and felt its contact was proportionate and consistent with its regulatory obligations. It said that whilst Mr A's arrears were small, its reminder process was consistent regardless of a customer's level of arrears. 118 admitted it should have reduced its contact once Mr A had asked them to. To apologise, it gave him £150 compensation and removed the £12 overlimit fee from his account.

Unhappy with this response, Mr A referred his complaint to our service. He said 118 attempted to contact him on 184 occasions over an eight week period. For a debt of £10.26, he considered its contact level was excessive, disproportionate and harassing. He received daily calls, from over 37 different phone numbers, alongside texts and emails even after he complained. Mr A asked for £350 compensation and 118's commitment to change its processes.

One of our investigators reviewed Mr A's complaint and thought 118 had done enough to put things right. They explained 118 was entitled to use multiple communication channels, so it was allowed to send him texts, emails and calls. However, the investigator agreed 118 should have reduced its attempts to contact Mr A after 13 August 2025. In the circumstances, the investigator thought its £150 compensation and refund of £12 was fair and in line with our service's approach to awards for compensation for distress and inconvenience.

Mr A asked for an ombudsman to review his complaint. He felt £150 didn't reflect the seriousness of 118's failings and reiterated why he felt £350 was more appropriate.

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 don't have the power to tell 118 to change the way it operates or, for example, which phone

numbers to use when pursuing debt owed to it. I also don't have the power to decide if Mr A was harassed, or 118 broke the law, as only a court can decide this. Instead, my role is to decide what 118 should do to put things right for Mr A. I've considered the rules and regulations Mr A has referred to but, in line with our informal approach, I've addressed what I consider to be key to the outcome of this complaint.

118 is allowed to contact Mr A where he is in arrears or other breach of his agreement. It's allowed to do this even where the level of arrears are relatively small. Given Mr A didn't respond to its attempts to contact him, and his account remained in arrears, I think 118 was allowed to continue to contact him.

However, after Mr A asked 118 to limit its contact to once a week, it sent him emails on a daily basis. On some days, it called him three times in one day. As Mr A didn't answer the phone, 118 then sent him texts and emails. This meant 118 attempted contact with Mr A on multiple occasions in one day. Overall, I agree with Mr A this level of contact was unreasonable in the circumstances. However, I think 118 has done enough to put things right. Both parties may find it useful to review examples of the level of compensation we may award:

<https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/understanding-compensation/compensation-for-distress-or-inconvenience>

I think it is understandable that the continuation of attempts to contact him after 13 August 2025 caused Mr A some distress and inconvenience over a period of around 15 days. However, it doesn't appear it caused considerable distress or took a significant amount of time for Mr A to resolve – he wasn't, for example, obliged to spend a long time on the phone to 118 sorting things out. 118 also refunded a £12 charge as a gesture of goodwill. Having considered Mr A's complaints about the contact he received from 118 between 5 July 2025 and the date of its final response to his complaint, I think 118's £150 payment and refund of £12 is reasonable in all the circumstances.

My final decision

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 A to accept or reject my decision before 13 April 2026.

Victoria Blackwood
Ombudsman