

The complaint

Mr K complains that Credit Resource Solutions Ltd (CRS) contacted him excessively when chasing payments towards the accounts they were managing.

What happened

I set out the background to this complaint and my initial findings in my provisional decision dated 2 December 2025 (below).

Mr K had approximately 24 buy now pay later accounts from various lenders. Unfortunately, he wasn't able to keep up with the repayments towards these accounts and CRS became involved in managing them.

CRS' involvement with them happened over time – they were asked by the original lenders to manage the accounts, but the accounts were passed to them on an individual basis at different times. This led to CRS making contact with Mr K regularly as each debt was passed to them to manage.

Mr K called CRS and asked them to consolidate all of the accounts into one account. He said if they didn't do this, he wouldn't be willing to make any payments towards the debts. CRS said they couldn't consolidate the accounts but could arrange for him to make a single payment to them and they would distribute the payments accordingly. Mr K wasn't willing to do this on the phone as he didn't feel comfortable doing so.

Around a month later Mr K made the same request and was given the same answer, so he brought his complaint to our service.

Our investigator upheld Mr K's complaint and recommended CRS pay Mr K compensation. I've summarised their findings and the responses from the parties in my own words.

The investigator initially accepted CRS had acted fairly in saying they couldn't consolidate the accounts into one- as they were owned by different financial businesses and there could be privacy issues that would prevent this. But found the contact level was excessive and asked CRS to do what it could to limit it and pay Mr K £200.

However, following further information and evidence from CRS they issued a second opinion accepting CRS had packaged groups of accounts where they were from the same lender and had limited duplication of contact where they could. But said as this still meant that Mr K was receiving contact most days it was excessive, and CRS should pay £100 to compensate for that. He also noted that a debt purchaser had since bought 23 of the accounts and had consolidated them into just two accounts, so going forward this should be helpful for Mr K to be able to manage and should further reduce the level of contact.

Mr K responded to the investigator's first opinion arguing they still wanted the accounts consolidated into one account. He hasn't commented on the investigator's second opinion.

CRS responded to both opinions disagreeing. They said they didn't believe they should have to compensate Mr K for the level of contact as this was due to the large number of accounts. They accepted the level of contact would be excessive if Mr K had only one or two accounts.

As no agreement has been reached the matter has been passed to me to decide.

What I've provisionally 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 courtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

Mr K has shared details of his health and personal circumstances with us, and I'd like to thank him for that, I realise this isn't always an easy thing to do. I'd also like to offer my deepest sympathy for his situation and say I recognise he has been going through a very hard time.

Consolidating the accounts

I completely understand Mr K's wish for the accounts to be consolidated into one account and accept this would make things much easier to deal with. But I have to take into account the practicalities of this. As both CRS and the investigator have explained the accounts at the time belonged to various lenders. Those lenders were CRS' clients; this means CRS follows instructions from those lenders about how they want the accounts managed and the strategy they want to adopt. Those could be different from lender to lender and so if the accounts were consolidated as one, CRS wouldn't be able to follow their clients' instructions.

There is also a privacy issue, as CRS are duty bound to protect Mr K's personal information and if they consolidated accounts that were owned by different lenders, this would compromise that. So, I'm satisfied they didn't do anything wrong when explaining to Mr K they wouldn't consolidate the accounts into one. I do think the solution they offered of setting up one payment plan for Mr K was a fair one and would have been a satisfactory solution to Mr K's problem.

As noted above, since bringing his complaint here many of the accounts have been bought by a debt purchaser, who has appointed CRS to continue managing the accounts. And CRS have confirmed these accounts have now been merged into just two accounts, which should make things easier for Mr K going forward.

Contact levels

CRS have explained the accounts were all passed to them individually and on

different dates and so I think it is reasonable that they made contact on each individual account for first contact. They have also shown that they put the accounts into what they call packets. This means that all accounts with lender A, for example, were grouped together and the same for lender B and so on. Once an account was placed into the relevant packet, duplicate correspondence wouldn't be sent on accounts within a packet, on the same day.

I accept this still meant that Mr K was receiving contact most days as they were a number of packets, but this is reflective of the number of accounts that Mr K had and I'm not persuaded there was anything more I'd have expected CRS to have done here to limit contact.

Mr K could himself have reduced the contact by engaging with a payment plan, which CRS confirmed he could have as one payment. Had he done so I'm relatively sure the contact would have reduced significantly as CRS would have had no need to contact him, but for any statutory correspondence they had to send, such as statements etc.

Bringing all of this together I'm satisfied that the level of contact made by CRS was fair in the circumstances of this case, and so I won't be asking them to do anything differently.

I realise this isn't the outcome Mr K was hoping for and accept this will be disappointing for him. But I strongly suggest, if he hasn't already, he should engage with CRS to come to a suitable and affordable solution for both parties, as this will help him in the long run to reduce the contact he receives from them.

My provisional decision

For the reasons set out above my provisional decision is that I do not uphold this complaint.

I invited both parties to respond to my provisional findings.

Mr K responded saying he had no recollection of CRS offering to set up one payment to go across all accounts and wanted to see evidence of this, to be satisfied with my decision.

Our investigator provided him with a copy of the call where the offer was made. Mr K didn't provide any response to this or raise any further arguments.

CRS didn't respond to my provisional findings.

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.

As neither party offered any further comments or arguments, I see no reason to depart from my provisional findings as laid out above.

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 K to accept or

reject my decision before 16 January 2026.

Amber Mortimer
Ombudsman