

The complaint

Mr C complains Moorcroft Debt Recovery Limited refused to write off his debt with them despite his vulnerability. He's also complained about their communication with him.

What happened

As I understand it Moorcroft were asked by a lender I'll refer to as S to collect overdue amounts on an account Mr C held with them.

Moorcroft got in touch with Mr C, and on 21 August 2025 he asked them to consider writing off the debt.

Moorcroft explained the decision about whether to write off the debt or not was S' – not theirs – so they forwarded Mr C's contact to S.

Mr C wasn't happy with this, saying Moorcroft were evading their responsibilities for deciding whether to write off the debt. And he wasn't happy this exacerbated his harm meaning he'd now have to engage with S about these issues.

As Mr C was unhappy with Moorcroft's actions, he asked us to look into things. While his complaint was with us, Moorcroft sent him a further letter on 14 November 2025 which said they were still looking into his complaint. Mr C said this letter contradicts what he'd been told earlier about the debt being passed back to S, and that this was causing him severe distress and aggravating his condition.

Moorcroft ultimately provided a response to Mr C's complaint, setting out the actions they'd taken, and overall didn't uphold his complaint.

Unhappy with that, Mr C asked us to look into things. One of our Investigators did so, he found Moorcroft:

- Had fairly responded to Mr C's vulnerability
- Helped progress his write off request with S
- Followed the relevant rules in handling his complaint

And our Investigator found that the letter of 14 November 2025 was confusing, but this didn't warrant anything further given the above actions by Moorcroft.

Mr C didn't accept this. He said his key point isn't that Moorcroft had to send the 14 November 2025 letter, it's that it was confusing and caused foreseeable harm given his vulnerabilities. So, his 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.

Mr C hasn't made any further points about Moorcroft not writing off his debt or other issues beyond the 14 November 2025 letter. I have considered those issues but agree with our Investigator Moorcroft didn't do anything wrong. So, I'll just focus on what Mr C has told us is his key concern that the letter of 14 November 2025 caused him foreseeable harm.

I am sorry to have read about the distress Mr C says he's experienced because of what he says is contradictory information in letters where Moorcroft said they'd passed his debt back to S – but then were still investigating his complaint.

The letters could have been slightly clearer, but I don't agree they're contradictory. The letter telling Mr C his account was passed back to S was accurate. The letter telling Mr C Moorcroft were still investigating his complaint was also accurate. I can't fairly find Moorcroft have caused Mr C harm when he's interpreted the letters as saying something they don't.

In addition, at the time of the 14 November 2025 letter being sent which is what Mr C has said caused him the harm, he'd been told his account had been passed back to S.

So, I'm not persuaded – even taking into account all of Mr C's vulnerabilities – it'd be fair to require Moorcroft to pay Mr C any compensation for this. I also can't ignore Mr C has said this letter exacerbated his health conditions getting worse and he provided evidence of this. But, the evidence he's referred to is a letter dated 7 November 2025 – a week before the letter which has caused the issue was sent to him. Given this was sent a week before the letter which Mr C has said caused him harm, I can't fairly factor this in.

Overall, for the reasons I've explained above, I don't require Moorcroft to take any action.

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

Jon Pearce

Ombudsman