

The complaint

X complains that J D Williams & Company Limited trading as Jacamo sent an email asking for minimum payments to be increased despite the cost of living crisis and ongoing financial pressures.

What happened

On 2 October 2025 X received an email from Jacamo asking for minimum payments to be increased. X contacted Jacamo and said the communications were causing anxiety. X found Jacamo's response to be dismissive and patronising. X felt that the customer service representative had made assumptions about mental health which were offensive. X asked for reasonable adjustments, but says that Jacamo didn't agree to these.

X complained to Jacamo. X said that Jacamo had:

Failed to make reasonable adjustments

Sent distressing communications to a vulnerable customer

Dismissed the complaint without proper consideration

Commented on mental health

Jacamo didn't uphold the complaint. It said the email dated 2 October 2025 had been sent in line with the regulators guidance to avoid customers falling into persistent debt. Jacamo apologised if the email had caused distress.

Unhappy with Jacamo's response, X contacted this service.

Our investigator didn't uphold the complaint. They said they didn't think Jacamo had caused any deliberate offence in its communications with X.

X didn't agree so I've been asked to review the complaint.

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 know it will disappoint X, but I agree with the investigator's opinion. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

I've reviewed the email dated 2 October 2025. X has said that the email caused anxiety because it requested increased payments. I appreciate that this was how X perceived the

email. However, the email doesn't require increased payments. It suggests that it is worth making increased payments if X was able to.

Jacamo has explained that the email was sent in line with its obligations as a lender to help customers avoid long term or persistent debt. Persistent debt occurs where a credit card user pays more in interest, fees and charges than towards the principal balance over an 18-month period, often caused by only making minimum payments. Lenders are required to identify and contact these customers to offer support to increase payments. The Financial Conduct Authority requires lenders to act after 18, 27 and 36 months to ensure that customers aren't caught in a cycle of debt. Lenders are required to send letters at these intervals advising customers of the situation and encouraging action.

Based on what I've seen, I'm satisfied that Jacamo sent the email in compliance with its obligations as a responsible lender.

I appreciate that X didn't like the language used in some of Jacamo's communications. Having read the communications, I don't think Jacamo intended to offend X or cause X distress. I think Jacamo intended to offer signposted support, in accordance with its obligations under Consumer Duty.

X has said that Jacamo didn't consider vulnerability when it sent the email dated 2 October 2025. X has said that the communications exacerbated anxiety. I appreciate that X has been impacted by the communications. However, on balance, I'm not persuaded that the communications were unfair. As I've explained above, Jacamo sent the email in accordance with its obligations as a responsible lender.

X has said that Jacamo failed to make reasonable adjustments to the way it made contact. X has also referred to The Equality Act 2010. This service isn't able to decide whether Jacamo has acted in accordance with The Equality Act – only a court or tribunal can do this.

Taking all the available information into account, I'm unable to say that Jacamo has made an error or treated X unfairly. I won't be asking Jacamo to do anything further.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 20 April 2026.

Emma Davy
Ombudsman