

complaint

Mr N complains that he is being pursued by Arrow Global Limited for two debts that he says he does not owe.

background

Arrow Global acquired two debts which it says were owed by Mr N. Mr N asked it for details of the debts and repaid one of the debts. He complained to Arrow Global that it had not produced evidence of one of the debts and that he only paid the other debt because of threats that he says were made to him. He was not satisfied with its response so complained to this service.

The adjudicator recommended that this complaint should be upheld in part. He concluded that Arrow Global had produced evidence to show that the first debt was owed by Mr N and that, as he had repaid that debt, no further action should be taken. He also concluded that Arrow Global had not produced any evidence to show that the other debt was Mr N's. He therefore recommended that it should stop pursuing him for that debt and that it should amend his credit file to remove any adverse information relating to that debt. He also recommended that it should pay him £100 compensation for the distress and inconvenience that he had been caused.

Arrow Global says that it has placed the outstanding account on hold from any collection activity but that it is unable to amend Mr N's credit file as there is insufficient reasoning for the default to be removed entirely. It also says that it is unreasonable to require it to compensate Mr N because it has promptly responded to requests for information and has not caused him distress and inconvenience.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Arrow Global has provided evidence to show that the first debt belongs to Mr N. He has repaid that account so I do not consider that any further action is required. All of my comments below therefore relate to the other debt (which has an Arrow Global account reference ending 77).

Arrow Global has not produced the requested evidence to show that the debt belongs to Mr N. In the absence of such evidence, I do not consider it to be fair and reasonable for Arrow Global to pursue Mr N for repayment of that debt. As it has not been able to provide enough evidence to show that the debt belongs to Mr N, I consider it to be fair and reasonable that it should amend his credit file to remove any adverse information that it has recorded relating to that debt. Mr N will have been caused distress and inconvenience as a result of being pursued for a debt when there is not enough evidence to show that he owes the debt. I therefore consider it to be fair and reasonable for Arrow Global to pay £100 to Mr N to compensate him for that distress and inconvenience.

my final decision

For these reasons, my decision is that I uphold Mr N's complaint. In full and final settlement of it, I order Arrow Global Limited to:

1. Stop all collection activity for the debt allegedly owed by Mr N under its account reference ending 77.
2. Remove any adverse information that it has recorded on Mr N's credit file relating to that debt.
3. Pay £100 to Mr N to compensate him for the distress and inconvenience that he has been caused.

Jarrold Hastings
ombudsman