

## **complaint**

Mr G has complained that Lowell Financial Ltd is pursuing him for a debt without having provided him with a copy of the credit agreement which created a debt. He has also complained about a default being recorded against his credit file.

## **background**

Mr G owed money to a third party, which then sold the debt on to Lowell. Lowell pursued Mr G for payment, but did not initially provide him with a copy of the credit agreement. He feels that he cannot fairly be chased for payment without being provided with the agreement. He also discovered that a default has been recorded against his credit file, which he feels is unfair as he was not sent a default notice.

The adjudicator did not recommend that the complaint should be upheld. She was satisfied that the debt was owed and that Mr G was aware of this. She noted that the agreement has now been provided. As regards the default, she did not feel she could consider this aspect of the complaint against Lowell, as it had not registered it.

## **my findings**

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

Having done so, it is clear to me that Mr G acknowledges that the debt and that arrears have accrued. I also note he has been provided with a copy of the agreement (albeit later than would have been ideal). Given this, I do not think it unreasonable of Lowell to pursue the repayment of the debt and associated arrears.

I understand Mr G is concerned about the record of the default on his credit file. However, he would need to raise this with the third party he initially owed the debt to, as it was not Lowell which registered the default.

## **my final decision**

For the reasons given above, it is my final decision not to uphold this complaint. I make no award against Lowell Financial Ltd.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr G to accept or reject my decision before 9 March 2015.

Elspeth Wood  
**ombudsman**