

## **complaint**

Mr H complains that Debt Managers (Services) Limited ('DMS') is pursuing him in relation to a debt of which he has no knowledge. He wants it to stop chasing him.

## **background**

Mr H held a joint bank account with another party. Around fifteen years ago, that account was in debt and was sold to another company.

DMS bought the debt in 2013. And it is pursuing Mr H in relation to the outstanding balance.

Mr H says that he has no knowledge of the outstanding debt. And he is not aware of the bank account owing money.

The investigator contacted the original bank. That bank confirmed that the account was a joint one, in Mr H's name, and that it sold the debt with a balance outstanding.

In all of the circumstances, the investigator did not think that DMS had got anything wrong. It appeared reasonable for it to chase Mr H given the information which is available.

Mr H did not agree and so this has come to me for a final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The original account was sold by the bank a long time ago. So the detail which is available to me is limited.

While questions have been raised regarding the enforceability of the debt, this is not a question which I can properly answer. The question for me is whether DMS is acting reasonably in relation to Mr H.

Having considered the information which is available, I agree with the investigator that it is.

It appears more likely than not that the debt was owed jointly and severally by Mr H and the other party. So it is reasonable to chase Mr H for payment in relation to it.

DMS need do nothing further in relation to this complaint.

**my final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 18 November 2017.

Marc Kelly  
**ombudsman**