

complaint

Mr J complains about a debt sold on to Lowell Financial Ltd, trading as Lowell Group. He says that since purchasing the debt, Lowell has demanded that he pay the amount owed in full. He also says that it has added interest to his account.

Background

Mr J had incurred a debt with a credit card company. This debt was then sold onto Lowell's. Shortly after, Lowell's wrote to Mr J – Mr J says to demand that the debt be paid in full. Mr J complained to Lowell's about this and the fact that he says interest had been added unfairly. He was not happy with the response he received so he bought his complaint to this service.

An adjudicator looked at Mr J's complaint. His view was that no such demands had been made of Mr J by Lowell's. The adjudicator also told Mr J that he could not see that any interest had been added.

Mr J was not happy with the adjudicators view and asked for an ombudsman's 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.

I have seen nothing that suggests that Lowell's have demanded payment in full on this debt. I have also considered the balance of the debt and see nothing to suggest that any interest has been added to the account.

I am satisfied that Lowell has acted positively and sympathetically towards Mr J in trying to arrange a repayment plan. At the time of this service receiving this complaint, Mr J had not made any payments.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 28 September 2015.

Shazia Ahmed
ombudsman