

## **complaint**

Mrs F complains that Wescot Credit Services Limited says she has an outstanding debt, even though she was told in 2014 that she owed nothing.

## **background**

Mrs F had a debt with a bank which was eventually assigned to A, a limited company. A asked R, debt collection company, to collect the debt from Mrs F on its behalf. In 2014 R sent Mrs F a letter which included "Your balance £0.00". But then A asked Wescot to seek repayment of the debt.

Our adjudicator did not recommend that the complaint was upheld. He said that there was still an outstanding balance owed on the debt.

Mrs F said she wanted an ombudsman to review her complaint. She said she would respond with her opinion and provide any further evidence: but ultimately did not do so.

## **my findings**

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

Mrs F made a separate complaint about A. She accepted an ombudsman's decision that A was not seeking an incorrect amount for the debt.

I can understand why Mrs F might have hoped, when she saw R's letter said the balance was £0.00, that she no longer owed anything on this debt. But, as the adjudicator tried to explain, the rest of that letter made it clear that A had recalled the debt from R, and was no longer asking it to collect the money on its behalf.

So Mrs F no longer needed to pay anything to R (which was why the letter said her account balance with R was zero). But she still owed the money to A.

A then asked Wescot to seek repayment of the debt on its behalf, instead of R.

So I must disappoint Mrs F by saying that, despite what R said, she did still owe the debt and Wescot was entitled to seek payment on behalf of A.

## **my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs F to accept or reject my decision before 16 November 2015.

Hilary Bainbridge  
**ombudsman**