

complaint

Mr B complains about the way that Christians Against Poverty has managed his debt plan and that it won't continue to deal with his debts.

background

Mr B agreed a debt management plan with Christians Against Poverty. It helped him to clear his arrears with a utility company but said that it couldn't help him with another debt because it was disputed. Mr B complained to Christians Against Poverty that it wouldn't deal with that debt and that he was likely to accrue further debts with the utility company. He wasn't satisfied with its response so complained to this service.

The adjudicator didn't recommend that this complaint should be upheld. She didn't think that Christians Against Poverty had treated Mr B unfairly or unreasonably. And as it's a free service she said that Mr B had the option to seek alternative assistance. She was satisfied that Christian Against Poverty had assisted Mr B and that it had understood his concerns. It had also paid £50 compensation to Mr B because it incorrectly referred to a court hearing in a letter to Mr B. So the adjudicator was satisfied that Christians Against Poverty didn't need to do anything further in response to Mr B's complaint.

Mr B has asked for his complaint to be considered by an ombudsman. He says, in summary, that: his health issues haven't been taken into account; at his initial interview he was told that the debt coach would be available throughout; the utility company has told him that Christians Against Poverty is still dealing with his debt; and that that if the debt plan is closed he will return back to debt.

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 sympathise with Mr B for the health issues and the financial problems that he is suffering – they have been taken into account by the adjudicator and by me when dealing with his complaint.

But I'm not persuaded that Mr B's complaint should be upheld. I find that Christians Against Poverty has helped Mr B to deal with his debt to a utility company and it has explained to him that it can't assist him with the debt that he is disputing. His agreement with Christians Against Poverty clearly says that Christians Against Poverty can cancel the agreement – and I find that to be fair and reasonable – particularly as the service is provided free of charge.

So I find that it wouldn't be fair or reasonable for me to require Christians Against Poverty to provide any further services to Mr B or to take any other action in response to his complaint.

my final decision

For these reasons, my decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 8 August 2016.

Jarrold Hastings
ombudsman