

## **complaint**

Mr R's unhappy that PRA Group (UK) Limited has been communicating with him about a debt he says he's paid off.

## **background**

PRA is trying to recover money it says Mr R owes to two financial businesses. Mr R says he'd entered a debt management plan and both debts were paid off some time ago. He says he told PRA this but it's repeatedly continued to contact and harass him. He wants PRA to confirm he doesn't owe anything.

Our investigator felt this complaint shouldn't be upheld. He said:

- He can't consider if the debts are owed as PRA was passed them by two financial businesses. And any complaint about that would need to be made to them. PRA has provided evidence of the debts. If this is incorrect and payments were made via Mr R's debt management company that also needs raising with the original financial businesses.
- PRA's communications don't amount to harassment. It called three separate numbers it held for Mr R once a day. That's reasonable. Contrary to what Mr R was told there aren't rules about the number of calls that can be made each day. PRA also put the account on hold while it investigated things and offered to remove Mr R's number from its system making automated calls. That was fair.

Mr R doesn't agree and has asked for an ombudsman review. In summary he says he told PRA he was at work but it still bombarded him with calls. This wasn't reasonable. Being continually chased for a debt he thinks is paid off has been stressful.

## **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 recognise Mr R's frustration at being chase by PRA for debts he thinks were paid off as part of his debt management plan. But as the investigator has said PRA has provided evidence of the amounts it was passed for collection.

If Mr R disputes these sums or thinks some payments made through his debt management plan haven't been recorded he should contact the original financial businesses or his debt management company.

I also don't think PRA's communications with Mr R amounted to harassment as he suggests. PRA investigated his claims and put matters on hold for a time. It also offered to remove his numbers from its system for some purposes. That's all fair. I also think it was entitled to call each of his three numbers each day as it did.

Although PRA incorrectly advised Mr R about the rules it said existed and governed what contact it could have with him, I don't think that warrants a payment of any compensation.

Overall, whilst recognising Mr R's strength of feeling, I don't see any compelling reason to change the proposed outcome in this case.

**my final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 8 April 2019.

Stephen Cooper  
**ombudsman**