

## **complaint**

Mr B complains about a debt management plan he had with Churchwood Financial Limited. He is unhappy about the way the plan has been administered and believes Churchwood has failed to keep him updated on the progress of the plan and failed to make payments to his creditors. He is also unhappy that Churchwood reduced the payments he made to it which then reduced the amount he was actually paying to his creditors.

## **background**

The complaint was considered by one of our adjudicators and she explained why she did not think the complaint should be upheld. In summary, she did not think that Churchwood had failed to administer Mr B's debt management plan in a reasonable way, nor had it failed to pass on payments to his creditors.

Mr B did not accept the adjudicator's conclusions and asked for the complaint to be reviewed.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have come to the same overall conclusions as the adjudicator for what are broadly the same reasons.

Mr B is unhappy about a number of issues relating to his debt management plan with Churchwood but having considered the specific circumstances of this complaint I have not seen sufficient evidence to demonstrate Churchwood failed to deal with his account reasonably.

The evidence provided by Churchwood, along with the information the adjudicator obtained from Mr B's creditors, shows that regular repayments have been made to the respective creditors each month. Some creditor accounts may have been repaid in full but Churchwood was aware of this and has adjusted the payments to other creditors to reflect this.

Mr B is unhappy that the payments he made to Churchwood have reduced as this has resulted in lower payments being passed to his creditors. Churchwood says that the payments were reduced after Mr B requested this and its account notes do indicate that the payments reduced after requests from Mr B.

Churchwood is passing payments to Mr B's creditors but he has questioned the names of certain companies as he does not recognise these as the original creditors. Debts are often sold or passed to different companies to administer or collect the debts and this is why the companies being paid by Churchwood are different to the original companies that Mr B recalls. The payments Mr B is making through Churchwood are being paid to the respective accounts he has. Although Mr B may not instantly recognise these companies this does not mean his respective debts are not being repaid.

Mr B has amongst his submissions provided copies of statements he has received from Churchwood and these detail the payments that have been made to his creditors. I am not persuaded in the circumstances here that Churchwood has failed to keep Mr B informed about his accounts with each of his respective creditors.

I appreciate Mr B is unhappy with the way Churchwood has dealt with his account but I have not been provided with anything to show that it failed to deal with his account in a reasonable manner. Mr B will likely be unhappy with my decision but I do not think there are any grounds for me to uphold his complaint.

I note that Mr B has recently had some discussions with his local free advice agency and if he still needs assistance with his financial circumstances I would suggest that he continues his discussion with them.

**my final decision**

My final decision is that I do not uphold this complaint and I make no instruction or award against Churchwood Financial Limited.

Mark Hollands  
**ombudsman**