

complaint

Mrs C complains about the way Cabot Financial (Europe) Limited has pursued her for payment of a debt. She is unhappy that Cabot called her place of work and believes its actions amount to harassment.

background

The complaint was considered by one of our adjudicators and he did not recommend it be upheld. He considered the actions of Cabot but did not ultimately find that it had acted unreasonably, or that it harassed Mrs C.

Mrs C 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 not upheld this complaint.

Mrs C is unhappy about a debt that has been assigned to Cabot and in particular that Cabot called a place where she works to try and discuss the debt. Cabot has provided a recording of a call that took place with the place where Mrs C works and I accept that the caller indicates where he is actually calling from. The caller did not however explain the nature of the call or that it related to money that was owed by Mrs C. The caller initially believed the number called was a home number for Mrs C and when told it was a work number he said he would remove the number from his records.

I have not seen any further evidence to show that additional calls were made to Mrs C's place of work after the number was removed from Cabot's systems.

Mrs C has also referred to Cabot's letter of 6 March 2013 which was sent to her shortly after she was told her work telephone number had been removed from Cabot's system. The letter does refer to Cabot possibly resuming telephone procedures, using any number available to it. However, the letter doesn't actually indicate calls would resume to Mrs C's place of work or that Cabot would reinstate the number it had already removed from its systems.

Mrs C has referred to certain legislation and guidance about making calls and pursuing debts. Having considered the specific circumstances of this complaint, which includes the legislation and guidance Mrs C refers to, I do not think that Cabot has acted unreasonably or unfairly in its dealings with her. It did not disclose the nature of the call in the call made to Mrs C's work and swiftly removed the number from its records. The letter of 6 March 2013 is not threatening or intimidating.

I appreciate Mrs C will remain unhappy with my decision but there are insufficient grounds for me to uphold this complaint.

my final decision

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

Mark Hollands
ombudsman