

## **complaint**

Mrs C and Mr H have complained about how Quinn & Co Debt Management Limited managed their debt management plan.

## **background**

Mrs C and Mr H entered into a debt management plan with Quinn. Over 14 months, they paid £7,000 into the plan. After fees, Quinn was supposed to distribute this among Mrs C and Mr H's creditors. However, not as much was distributed as should have been. Quinn has now refunded £2,000 to Mrs C and Mr H.

Our adjudicator felt that Quinn had charged more in fees than it was entitled to, but the £2,000 put this right. But she felt it should pay Mrs C and Mr H a further £200 for the trouble and upset caused.

Mrs C and Mr H felt this was too low, given the level of upset that had been caused. Because of this, the complaint's been passed to me for my final decision.

## **my findings**

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

There's no doubt that Quinn charged more in fees than it was entitled to under the agreement that it had entered into with Mrs C and Mr H. But it has now refunded £2,000 to put this right. So the issue is now the trouble and upset that was caused.

I understand that it was very worrying to discover that funds weren't being distributed as they should be. It was then necessary for steps to be taken to put this right, which must also have been stressful. But I feel that £200 compensation is fair in the circumstances.

## **my final decision**

For the reasons given above, it's my final decision that Quinn & Co Debt Management Limited must pay Mrs C and Mr H £200 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C and Mr H to accept or reject my decision before 4 January 2016.

Elsbeth Wood  
**ombudsman**