

complaint

Mr P complains that Wescot Credit Services Limited has been harassing him about a debt to an insurance company which he does not believe he owes.

our initial conclusions

Our adjudicator did not recommend that the complaint was upheld. He was satisfied Wescot had acted fairly and tried to address Mr P's concerns when he raised them.

Mr P disagreed. He said he had paid the money into his bank account, to make the payment to the insurer. He had thought the bank had paid the insurer, but the bank had stolen the money. He also questioned the actions of the insurance company. He said that each of the bank, the insurance company and Wescot should pay him a large amount of compensation.

my final decision

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

The debt seems to have arisen when a direct debit for an insurance policy was not paid by Mr P's bank, because there wasn't enough money in his account. But we are considering separately a complaint from Mr P about the bank, and I am only dealing with Wescot's actions.

I know Mr P feels strongly about this situation. But I cannot see that Wescot has acted wrongly. The insurance company referred the debt to Wescot. Wescot only wrote to Mr P once before he questioned the debt, and it then suspended efforts to collect the money while it checked with the insurance company. Wescot told Mr P that if he could provide evidence the payment had actually been made, it would investigate further. I think that was all fair and reasonable in the circumstances.

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr P either to accept or reject my decision before 30 November 2015.

Hilary Bainbridge

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.