

## **complaint**

Mr G has a store card, the provider of which has instructed Moorcroft Debt Recovery Limited to act as its agent. Moorcroft is seeking to recover from Mr G a debt linked by the provider to this account.

Mr G complains that he is being harassed by Moorcroft, and that it has not supplied evidence to show the debt belongs to him. He wants Moorcroft either to supply confirmation that the debt is his, or to stop contacting him.

## **background**

The card provider said the debt belonged to Mr G, although it could not find a signed copy of its store card agreement with him. But it was able to supply account statements from December 2012, showing purchases and payments made by him.

Moorcroft said it had received information from the card provider about this account in good faith, and it had no reason to believe the debt was not legitimate. But it invited Mr H to raise this matter directly with the card provider, and suspended collection activity for 30 days to allow him time to do so.

Our adjudicator did not think the complaint should be upheld. She said the evidence supplied by the card provider satisfied her that Mr G had acknowledged ownership of the account and the debt. She was also satisfied that Moorcroft had followed correct procedures, and so she was unable to conclude that it had acted in error.

Mr G disagreed with our adjudicator. He said the statements did not show that the debt belonged to him, and asked for his complaint to be reviewed by an ombudsman.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where evidence is incomplete, inconsistent or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available evidence and wider circumstances.

Mr G argues that Moorcroft has not shown the debt belonged to him. Moorcroft argues that the card provider has said it does belong to him. And the supporting evidence, supplied by the card provider, has been passed on to Mr G. On balance, I agree with our adjudicator that Mr G has acknowledged ownership of the account and the debt.

I also agree that Moorcroft has dealt with this matter in a fair and reasonable way. And so I find that I have come to the same conclusion as our adjudicator, for the same reasons.

**my final decision**

For the reasons explained above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 19 November 2015.

Roy Mawford  
**ombudsman**