

complaint

Mr B complains that Arrow Global Limited has been trying to collect a debt which he had been told was written off in 2009.

background

Mr B does not dispute that he had a debt on a credit card account. But he says that in 2009 another collection company acting for the relevant bank told him that the remaining debt would be written off. Then in early 2012 he was contacted by Arrow, which said it had bought the debt from the bank. Mr B questions whether the claim against him is correct because at times two different account numbers quoted have not been that on his credit card.

The adjudicator did not recommend that the complaint was upheld. She explained that in this complaint she could only look at Arrow's actions, not those of the bank. She said that the bank would have changed the account number when the account was defaulted. But the amount owing had been the same. She did not consider that Arrow had acted incorrectly.

Mr B disagreed. He remained suspicious that the changes of account numbers had taken place so that the money could be reclaimed after the debt had been written off.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I can understand why Mr B queried the three different account numbers. We do have an explanation for at least one of the changed account numbers: that the bank changes account numbers for accounts which have been defaulted. But the fact is that, in June 2009 when the bank defaulted Mr B's account, records show that he did owe the bank the precise amount that Arrow is trying to collect.

While Mr B says that the bank had agreed that the remaining debt would be written off, he has not been able to produce any evidence about that.

Nor have I found anything to suggest that the debt was ever going to be written off in the records (from the bank) which I have seen. Arrow did, quite rightly, query this with the bank when Mr B raised his concern.

In all the circumstances I cannot see that I have evidence that Arrow, having bought the debt from the bank, has acted unfairly or unreasonably in its handling of this matter.

my final decision

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

Hilary Bainbridge
ombudsman