

complaint

Miss F has complained that she is owed a refund from Debt Connect (U.K.) Limited, but has not received it.

background

Miss F entered into a debt management plan with Debt Connect. When she ended the plan, it wrote to her to tell her it owed her a refund of £344. However, this has not been paid.

The adjudicator recommended that the complaint should be upheld, and asked Debt Connect to:

- a) refund Miss F £344, adding 8% simple interest per annum, backdated to 4 October 2013; and
- b) pay her £50 for the inconvenience caused.

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 have been provided with a letter, sent by Debt Connect to Miss F, which clearly states that it owes her £344, which will be sent to her on 4 October 2013. Miss F has not received this refund.

I am therefore satisfied that the money is owed and that it should have been sent over a year ago. Further, Miss F has been caused some inconvenience, as she has been without these funds for a year and has had to chase the debt. I agree with the adjudicator that £50 compensation is appropriate in these circumstances.

my final decision

For the reasons given above, it is my final decision to uphold this complaint. I require Debt Connect (U.K.) Limited to:

- a) refund Miss F £344, adding 8% simple interest per annum, from 4 October 2013 to the date of settlement; and
- b) pay her £50 for the inconvenience caused.

Elspeth Wood
ombudsman