

complaint

Mr T complains that Robinson Way Limited has wrongly been pursuing him for a debt.

background

Robinson Way says that in 2008 it purchased, from a bank, a debt on a credit card account formerly held by Mr T. He believes that the loan on the card was mis-sold by the bank and complained to us about that. He argues that the debt should be written off and questions whether, in any event, Robinson Way is entitled to pursue him for the money.

The adjudicator did not recommend that the complaint was upheld. He said that he had seen evidence that Mr T had owed money to the bank and that Robinson Way had taken over the debt. Unless his complaint about the bank was successful, there was no reason for us to expect Robinson Way to write off the debt.

Mr T disagreed. He felt he had a case against Robinson Way whether or not his complaint against the bank was successful. He did not accept that Robinson Way had provided adequate evidence (such as a receipt from the bank) to show he should pay it any money.

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 now considered separately Mr T's complaint against the bank, and did not uphold it. So I have no grounds to suggest that the money was not owed to the bank.

Mr T seems to doubt whether Robinson Way is now entitled to collect that debt. Robinson Way wrote to Mr T in 2008 to let him know that it had bought the debt. That letter quoted the correct account number with the bank. The sum Robinson Way is seeking to collect is the sum owed on the relevant account. I see no reason to doubt that Robinson Way did indeed purchase the debt from the bank and is entitled to try to recover the money.

my final decision

My decision is that I do not uphold the complaint.

Hilary Bainbridge
ombudsman