

## **complaint**

Mrs and Mr S complain about the service they received from Harrington Brooks (Accountants) Limited under their debt management plan.

## **background**

Mrs and Mr S's debt management plan (DMP) was set up in February 2016.

Mrs and Mr S later complained to HB about the service they'd received. And, being unhappy with its response, they complained to this service.

Our adjudicator thought Mrs and Mr S's complaint should be partly upheld and HB should pay them £100 compensation for the trouble and upset they'd experienced.

Mrs and Mr S thought this didn't adequately reflect the stress and anxiety they'd been caused. So, the matter's been referred to me to make a final decision.

## **my findings**

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

I've decided to partly uphold Mrs and Mr S's complaint and to ask HB to pay them £100 compensation. I'll explain why.

Mrs and Mr S say HB didn't pay one of their creditors and this resulted in a bailiff visiting their home. And they say a direct debit payment wasn't taken from them in September 2016, which resulted in payments not being made to their creditors for that month.

Mrs and Mr S also say the whole reason they engaged HB was to negate the stress caused by dealing first hand with creditors. But they say HB's in fact caused more anxiety stress and upset than ten times the amount of creditors could've done.

HB says the creditor who sent the bailiff to Mrs and Mr S's home hadn't been on the list of creditors they'd given it. But it says as a result of their complaint, it paid £624 on their behalf to that creditor, as a goodwill gesture, consisting of one monthly payment of £30 and an enforcement charge of £594.

HB also says it doesn't agree that it made the error which caused the direct debit payment not to be collected in September 2016.

I note Mrs and Mr S had discussions with HB in January 2016 about an alternative method they were considering to deal with their debts. And they say they'd told HB at that time about the existence of the creditor which sent the bailiff to their home. But from the information I've seen I can't say whether or not HB should've known about this creditor in the context of Mrs and Mr S's DMP. In any event, HB's paid the enforcement charge raised by that creditor of £594, together with one monthly payment to it of £30. And I think this was reasonable, in the circumstances.

It also isn't clear from the information I've seen why the monthly direct debit payment wasn't collected in September 2016. But HB's now acknowledged there was a breakdown in

communication between Mrs and Mr S and it in relation to this matter. And it's agreed to pay them £100 compensation as a result. I think this is reasonable and it reflects the amount of compensation I would be likely to ask HB to pay them if it was responsible for this error.

So, for these reasons, I partly uphold Mrs and Mr S's complaint.

**my final decision**

I partly uphold Mrs and Mr S's complaint against Harrington Brooks (Accountants) Limited. It must pay Mrs and Mr S £100 compensation for the trouble and upset they experienced as a result of its poor service in handling their debt management plan.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs and Mr S to accept or reject my decision before 24 February 2017.

Robert Collinson  
**ombudsman**