

complaint

Mr G complains that Ruthbridge Limited was wrong to contact him about debts that weren't his and refuse to provide further details.

background

Ruthbridge contacted Mr G about credit card debts on behalf of the debt owner. When Mr G responded it asked him for personal information. Mr G says he's not the debtor. And Ruthbridge should have explained what the debts were and why it was chasing him – instead of asking personal questions.

Ruthbridge says it contacted Mr G after it obtained information from a third party that suggested he was the borrower. And it asked security questions to verify his identity. But when Mr G said he wasn't the debtor, it couldn't disclose any further information about the debts. And it returned the matter to the debt owner and removed Mr G's information from its systems promptly.

Our adjudicator says Ruthbridge followed its usual processes properly. And it accepted Mr G wasn't the right person and stopped contacting him without any undue delay. So she recommends the complaint should not be upheld.

Mr G says it was upsetting to be contacted in this way. And Ruthbridge should have given him more information. He would like an apology and compensation.

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 reached the same conclusions as our adjudicator for much the same reasons.

I have no doubt it was upsetting for Mr G to be chased for money he doesn't owe. And I understand he was concerned about that, and wanted to know what the debts were and why Ruthbridge contacted him about them.

But I'm satisfied Ruthbridge got in touch with Mr G because of information obtained from a third party – by following its usual processes for locating a debtor. I'm not persuaded it was unreasonable to ask Mr G questions to check if he was the relevant individual. And I accept that Ruthbridge wasn't able to give Mr G information about the debts, because he's not the debtor.

I can see Ruthbridge assured Mr G it wouldn't contact him again about these debts. And it suggested he could contact the debt owner if he wanted more information. I consider that was fair.

So I am not persuaded I can reasonably find that Ruthbridge has done anything wrong here. I appreciate this decision is likely to disappoint Mr G, but I can't fairly require Ruthbridge to do anything further.

my final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr G to accept or reject my decision before 3 August 2015.

Claire Jackson
ombudsman