

## **complaint**

Mr M complains about the actions of a debt collector, Mercers, that was appointed by, and was working on behalf of, Barclays Bank Plc. He says they violated his privacy by claiming to have an agreement with him and he also believes the Data Protection Act was breached.

## **background**

The adjudicator did not recommend the complaint be upheld. She said she was satisfied Barclays could appoint the debt collector to seek repayment of the debt. She considered the actions of the debt collector but did not think they were unfair or unreasonable.

Our service is dealing with several complaints by Mr M and I would stress that this decision relates only to the actions of the debt collector who was working on behalf of Barclays when attempting to collect the debt. Separate decisions will be issued about Mr M's other complaints.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have not upheld this complaint.

Mr M is unhappy about being contacted by the debt collection company and I appreciate this would have been difficult for him. However, I am satisfied Barclays was able to appoint a separate company to seek recovery of the debt. I have considered the actions of the collection agent but I do not think it acted unfairly or unreasonably in its dealings with Mr M. I do not think that appointing the collection agent violated Mr M's privacy, nor do I think it breached the Data Protection Act.

Barclays has now written off the outstanding debt and Mr M should therefore not receive any further requests for payment to the account.

## **my final decision**

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

Mark Hollands  
**ombudsman**