

complaint

Mr A has complained Harrington Brooks (Accountants) Limited, trading as Harrington Brooks Debt Management, didn't advise him properly when he started his debt management plan. He feels a Debt Relief Order would have been more appropriate.

Mr A is represented by a claims management company. I'll call them D.

background

D, on behalf of Mr A, got in touch with Harrington Brooks Debt Management (HB) in 2015. He was concerned about how he'd been advised to take out a debt management plan (DMP) in 2010. He felt that an alternative debt arrangement would have been more suitable. HB confirmed they'd not provided the advice to Mr A which led him to taking out his DMP.

D brought his complaint to the ombudsman service. Our adjudicator confirmed HB hadn't provided the advice to Mr A in 2010, although they'd taken over his plan shortly afterwards. D said they were also concerned HB hadn't treated Mr A fairly.

After reviewing this further, our adjudicator confirmed he didn't think the evidence supported this view. He didn't think HB had done anything wrong.

Mr A didn't agree with this outcome. D asked for an ombudsman to consider Mr A's complaint.

my findings

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

There are two main aspects to this complaint and I have reviewed the case to come to a decision on both.

advice given to Mr A in 2010

Mr A was advised by a debt management company in 2010 before he agreed to take out a DMP. This company was not HB. It wouldn't be fair to hold them responsible for the advice Mr A was given at that time.

Within a short period HB took over his arrangement and actually set up the DMP. HB didn't go through a further assessment with Mr A as it had only been a short period – a couple of months – since he'd gone through that. I don't think they've done anything wrong.

Quite soon after, Mr A had difficulties in making his monthly payment to his DMP. It is possible Mr A would have found another type of debt solution more suitable. But I can see HB tried to contact him on quite a few occasions but without any success.

adjustment of DMP in 2012

HB adjusted Mr A's DMP payments in August 2012. He made one payment and then cancelled the agreement.

D has raised a concern Mr A wasn't told about free advice agencies at the time. This may be the case but I'm not sure this had any impact on Mr A. He obviously decided not to proceed and cancelled the arrangement.

Overall based on the evidence I don't believe HB has done anything wrong.

my final decision

For the reasons I've given, my final decision is not to uphold Mr A's complaint against Harrington Brooks (Accountants) Limited, trading as Harrington Brooks Debt Management.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 5 January 2017.

Sandra Quinn
ombudsman