

## **complaint**

Mrs J complains that she is being pursued by Cabot Financial (Europe) Limited for some credit card debts. Mrs J is being helped with her complaint by her husband.

## **background**

Cabot sent letters to Mrs J in December, January and February about debts that she owed on three credit cards. It had obtained county court judgments for two of the debts and acknowledged that the other debt was statute barred. Mrs J complained to Cabot about the letters. But she wasn't satisfied with its response so complained to this service earlier this year.

The adjudicator said that this service couldn't consider whether or not Mrs J should be required to repay the debts because the debts had been dealt with by a court.

Mrs J has asked for her complaint to be considered by an ombudsman.

## **my findings**

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

The county court business centre issued judgments against Mrs J about two of the debts that she owed in October 2015. And Cabot has agreed not to pursue the other debt because it's statute barred. So I find that it's fair and reasonable for Cabot to take action to enforce the two judgments – to the extent that it's legally entitled to do so. And it wouldn't be fair or reasonable for me to require it not to take such action in these circumstances. If Mrs J wants to dispute her liability for the debts, I consider that she should apply to the court to have the judgments set aside.

## **my final decision**

So my decision is that I don't uphold Mrs J's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs J to accept or reject my decision before 27 June 2016.

Jarrold Hastings  
**ombudsman**