

complaint

Ms R is unhappy about Link Financial Outsourcing Limited asking for payment of a debt it bought from another business.

background

Link bought a debt Ms R owed another financial business. Ms R wants to see the agreement between the two businesses and find out how much Link paid for her account. As she couldn't get the information from Link she brought her complaint to this service.

Our investigator didn't uphold the complaint. He said he could only find out from Link if there was an outstanding debt and which business it had been bought from. Our investigator said he couldn't tell Ms R if Link had the legal right to ask her for payment of the debt. He also confirmed this service wouldn't be able to find out how much Link paid to purchase her debt as this was commercially sensitive. Ms R didn't accept this and asked for a final decision from 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.

I've looked at the correspondence from the financial business that sold Ms R's debt on to Link and I think it's clear about what it's doing and why it's doing it. I don't think there is anything much I can add to what our investigator has already said. It's clear that Ms R has some legal challenges she wishes to make against Link and potentially the previous business that sold on her original debt. Of course Ms R is perfectly entitled to legally challenge Link but that isn't something I can comment on any further.

I can understand that Ms R thinks the other financial business should've tried to come to an agreement with her over payment. But I don't think that's anything to do with Link. Regarding how much Link paid for her debt. I think that's commercially sensitive. Again Ms R might be able to take this issue to court.

It's accepted that Ms R did have a debt and this was owed to the other financial business. I think it's clear that the other business did sell the debt on to Link, and Link has requested payments from Ms R. Based on this I think Link has acted reasonably.

my final decision

I don't uphold this complaint. I make no award against Link Financial Outsourcing Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms R to accept or reject my decision before 14 August 2017.

John Quinlan
ombudsman