

## **complaint**

Mr A complains that he is being pursued by Welcome Financial Services for a debt which is not his.

## **background**

Mr A says that a loan taken out with WFS in 2006 was taken out fraudulently. He had not applied for it and says that he is being pursued unfairly.

When he complained to WFS in 2012, it did not uphold his complaint. It had asked Mr A for a copy of his driving licence or passport in order to consider his complaint further – but as these had not been provided, it was satisfied on the information which it held that there had been no fraudulent activity.

Mr A brought his complaint to this service in 2014, but in the interim, WFS had sold his debt on to a third party – M.

Our adjudicator thought that Mr A should complaint to the current debt holder – M – as it now held the debt. Any findings would need to be in relation to M and not WFS.

But Mr A disagreed. He said he had provided this service with the identity documents which WFS had requested and that we should be able to make a determination in his favour. He asked that an ombudsman look at his 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.

I think the adjudicator is right here – the debt is currently in the hands of M and not WFS. So, if it is a matter of Mr A being pursued unfairly, then it is M who may have to take action – not WFS.

I know Mr A says that the ombudsman service should make a finding based on the information which he has provided to us. But we are not able to do this with identification documents alone. And our adjudicator has already explained that there are no requirements for documents from a loan agreement taken out in 2006 to be retained.

So, in the circumstances, I cannot uphold this complaint against WFS. Mr A may wish to seek further advice as to any alternative options he may have.

## **my final decision**

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

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

Shazia Ahmed  
**ombudsman**