

complaint

Mr H complains that Arrow Global Limited wrongly contacted him to ask for repayment of a debt that wasn't his.

background

Mr H received letters from Arrow Global and from its debt collection agent chasing him for repayment of a debt. Arrow Global had obtained Mr H's address from the credit reference agencies but the debt wasn't anything to do with him. When Mr H complained, Arrow Global removed his contact details from its records, apologised and offered to pay him £50 for the distress and inconvenience caused. Mr H wanted considerably higher compensation and explained the impact Arrow Global's mistake had had on him, and on his credit file.

Our investigator recommended that Arrow Global should increase its compensation offer to £200. Mr H reluctantly agreed in order to bring the matter to an end. Arrow Global didn't agree. It said, in summary, that as soon as Mr H contacted it, it acted promptly to stop contact. It said its actions hadn't had an impact on Mr H's credit file.

my findings

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

Arrow Global apologised for wrongly contacting Mr H about the debt. It has assured him he won't receive any further contact from it or its debt collection agencies. It isn't clear why Mr H was wrongly linked to this debt but it does seem from Mr H's credit file reports that this has had some impact on his credit rating.

Mr H has explained why this was so upsetting for him. In the circumstances, I agree with the investigator that £200 is a fair and reasonable amount to compensate him for the upset and trouble he's been caused.

my final decision

My decision is that Arrow Global Limited should pay Mr H £200. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 31 August 2017.

Elizabeth Dawes
ombudsman