

complaint

Mr Y complains that Hoist Finance UK Limited have taken steps to pursue a debt against him which it does not own. He wants these steps to be undone.

background

Mr Y owed a debt to another company. This debt was sold to a third party, and that party was acquired by Hoist.

Hoist says that it properly took ownership of Mr Y's debt and that it notified him of this fact. It has used a third party to manage the debt.

Mr Y says that he has made payments to that third party which predate the transfer. He says that this is evidence that the transfer has been mismanaged and that the evidence being provided is incomplete.

The investigator thought that the business had properly acquired the debt and had been entitled to pursue it as it did. They looked into the payment history and thought that it had been properly explained.

Mr Y did not agree and so this has come to me for a final decision.

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 have made reference to the conduct of other parties in the course of this decision. While they do not form part of this complaint, I have considered carefully all of the information which has been provided.

Having considered the information provided, I am satisfied that Hoist obtained the debt properly and that it was entitled to pursue it. Mr Y's questions about the dates of payments seem to me to have been answered properly.

I have considered separately the question of whether the debt was pursued in a fair and reasonable manner. I can see no reason to say that any step was unfair or unreasonable, or that any correspondence was inappropriate.

While I can see that Mr Y is upset at the way that this debt has been pursued, I am satisfied that the business does not have to do anything more in relation to this complaint.

my final decision

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Y to accept or reject my decision before 4 September 2017.

Marc Kelly
ombudsman