

## **complaint**

Ms D complains that FCE Bank Plc, trading as Ford Credit, contacted her unnecessarily in relation to a debt which had been settled. She seeks compensation for the anxiety, distress and time spent trying to resolve this matter.

## **background**

Ms D's father acquired a car in autumn 2011 by hire purchase with Ford Credit, but died in 2012. Ms D said it was agreed that she would take over the car and finance agreement, until the contract ended in autumn 2013. She then returned the car to the supplying dealership, but was unable to find the vehicle registration certificate among her father's papers. This appears to have caused a delay between the dealership and Ford Credit in settling the account.

As a result, Ms D was contacted towards the end of 2013 by Ford Credit, requesting the outstanding payment on the account. She said she phoned Ford Credit, explained the situation, and was told that she would not be contacted again. But she was contacted again before the end of 2013, and this process was repeated. She then received two further phone calls and, in early 2014, a letter demanding payment.

Ms D complained to Ford Credit. It sent her a final response letter, acknowledging its errors and apologising. She found this response insufficient, and referred her complaint to the Financial Ombudsman Service.

Our adjudicator thought the complaint should be upheld. He recommended that Ford Credit pay compensation of £100 to Ms D for her anxiety and distress, and time taken to resolve this matter. Ford Credit accepted his recommendation but Ms D did not, saying that the compensation was insufficient.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I appreciate this overall matter has been worrying and upsetting for Ms D. Ford Credit accepts it made a mistake, for which it properly apologised to Ms D. Like the adjudicator, I consider it should pay compensation, given it did not immediately rectify its error.

I have considered Ms D's comments about why she feels the compensation offer does not go far enough. But I find that £100 is fair and reasonable. In my view, the offer properly reflects the facts that Ford Credit's handling of this matter has caused Ms D anxiety and distress, and that she has needed to spend time dealing with its letters and calls. The offer is also in line with other awards we have made in similar circumstances.

So, while I appreciate Ms D will be disappointed, I find that Ford Credit should pay her £100 as it has offered to do.

**my final decision**

For the reasons explained above, my decision is that FCE Bank Plc, trading as Ford Credit, should pay Ms D compensation of £100 for the anxiety and distress it has caused her, and for her time spent dealing with its letters and calls.

Roy Mawford  
**ombudsman**