

## **complaint**

Mr A complains about being pursued for a debt by Mackenzie Hall Limited as he believes it did not have the authority to contact him.

## **background**

The adjudicator did not recommend the complaint be upheld. She referred to a separate case where she had already explained why Mackenzie Hall had sufficient authority to contact him. She could not see that Mr A had actually told Mackenzie Hall about his financial position and did not think it was therefore unreasonable for it to still contact him about the debt.

Mr A did not accept the adjudicator's findings.

Our service is dealing with several complaints by Mr A and I would stress that this decision relates only to the actions of Mackenzie Hall when attempting to collect the debt. Separate decisions will be issued about Mr A's other complaints.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have not upheld this complaint.

Mr A believes that Mackenzie Hall did not have sufficient authority to contact him about the debt. Mackenzie Hall was however appointed by the original creditor to act on its behalf and to contact Mr A to try and seek repayment of the debt. I am not persuaded that Mackenzie Hall was not authorised to collect the debt and I am satisfied that it acted reasonably in its dealings with Mr A. Mr A says he was not provided with a copy of the agreement between Mackenzie Hall and the original creditor but I cannot see that he actually asked Mackenzie Hall for this at the time. I see no reason why it would not have been provided had it been asked for at the time.

Mr A says that by contacting him about the debt Mackenzie Hall made his existing medical conditions worse. Whilst Mr A did dispute the full balance when first contacted by Mackenzie Hall, its records do not refer to being made aware of any existing medical conditions. Although I appreciate it may have been difficult for Mr A, it appears that Mackenzie Hall was unaware of any medical problems that Mr A was suffering from. Even if it was aware of any medical conditions Mackenzie Hall's records indicate that it had very little contact with Mr A over the relatively short time it was trying to collect the debt.

In the circumstances here, I am satisfied Mackenzie Hall could contact Mr A about the debt and its contact was not unreasonable.

## **my final decision**

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

Mark Hollands

**ombudsman**