

## **complaint**

Mr B complains that Barclays Bank PLC does not send him regular statements for his outstanding debt. He has also made a reduced settlement offer.

## **background**

Mr B's current account with Barclays was overdrawn and in early 2007 it closed the account and passed Mr B's debt to its recoveries department. Barclays obtained a county court judgment against Mr B in July 2007 which required him to repay the debt at £10 each month.

Barclays has accepted payments of £1 each month. Mr B complained that Barclays did not send him regular statements for his debt and he made an offer to settle his outstanding debt at a rate of 10p for every £1 owed. He was not satisfied with Barclays' response so complained to this service.

The adjudicator did not recommend that this complaint should be upheld. She said that she was unable to tell Barclays to provide him with a monthly statement and that he should contact Barclays' recoveries department about his settlement offer.

Mr B says that his complaint is in the public interest, that he should be entitled to a monthly statement of his account and that the only option is to call Barclays' recoveries department on a pay-to-use number. He also says that he is writing to the County Court and will ask it to quash the judgment.

## **my findings**

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

Barclays closed Mr B's account in February 2007 and obtained a County Court judgment against him later that year. He therefore does not have an account with Barclays and it is collecting the debt that he owes to it in accordance with the terms of the court judgment (although it has agreed to accept lower payments from him). I am not persuaded that there is any requirement for Barclays to provide regular statements to Mr B in these circumstances and I am unable to require it to change the way that it conducts its business. It has said that Mr B can phone it or write to it to request details of his outstanding balance and I consider that to be fair and reasonable.

It has also said that he should contact its recoveries department about his settlement offer. I consider that to be fair and reasonable and that it has acted fairly and reasonably by accepting lower payments from Mr B than were ordered in the court judgment.

## **my final decision**

For these reasons, my decision is that I do not uphold Mr B's complaint.

Jarrold Hastings  
**ombudsman**