

complaint

Mr Q complains that Debt Managers set up a repayment plan on the wrong date, that there was a delay before it replied to him and that he was subjected to rude treatment.

background

Mr Q submitted a repayment proposal to Debt Managers on 29 May 2012. It incorrectly set up the repayment plan to commence that day and wrote to Mr Q but he did not receive the letter until 11 June 2012. He complained to Debt Managers which accepted that it had made a mistake and offered him £20 compensation. He was not satisfied with its response so complained to this service saying that he should receive an additional £100 compensation.

The adjudicator recommended that this complaint should be upheld in part. She concluded that there was an error by Debt Managers in setting up the repayment plan and that it should pay him a further £30 compensation for the distress and inconvenience that he was caused. Debt Managers has agreed to pay compensation, totalling £50.

Mr Q says that he will only accept an additional £100 in compensation because the situation has caused his mental health to worsen.

my findings

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

Debt Managers accepts that it set up the repayment plan incorrectly. It says that its records show that it wrote to Mr Q on 30 May 2012 but he says that he did not receive it until 11 June 2012. I have read a transcript of the phone call between Mr Q and Debt Managers on 11 June 2012 and I am not persuaded that there is enough evidence to show that Mr Q was subjected to rude treatment. I consider that Debt Managers should pay a further £30 (in addition to the £20 that it has already offered) to Mr Q to compensate him for the distress and inconvenience that he has been caused. I consider that compensation totalling £50 is fair and reasonable in these circumstances and is consistent with other awards of compensation made by this service where comparable amounts of distress and inconvenience have been caused.

my final decision

For these reasons, my final decision is that I uphold this complaint in part. In full and final settlement of it, I order Debt Managers Limited to pay £50 to Mr Q to compensate him for the distress and inconvenience that he has been caused. This includes the £20 compensation that Debt Managers has already offered to pay to Mr Q.

Jarrod Hastings
ombudsman