

complaint

Mrs H complains that Nationwide Building Society didn't include her personal loan in a debt management plan. She also disputes the amount of her credit card debt that was included in the plan.

background

Mrs H went into a debt management plan with the help of a third party company in 2014. She believes the plan included her Nationwide overdraft and personal loan. Mrs H says she cut up her credit card at the time and thought the balance had been paid off. Mrs H has now found out the loan was not included in the plan and she has been paying off a credit card debt of over £2500 and her overdraft.

Nationwide says it agreed a debt management plan with the third party company. It also says only the credit card and overdraft were included. Nationwide says it's spoken to the debt management company and it's confirmed the position. It also says it's told Mrs H this on a number of occasions.

Mrs H complained to us and our investigator didn't uphold the complaint. She thought Mrs H's last credit card statement showed she owed over £2500. She also thought it was the responsibility of the debt management company to include the loan as part of the plan.

Mrs H doesn't accept that view. She says she trusted the debt management company to help her and has paid it a considerable amount of money.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so I've come to the same overall conclusions as the investigator for the same reasons. I realise that Mrs H will be disappointed by my decision and how upset she is about what's happened. I also appreciate that she thought her debts had been cleared.

I've looked at Nationwide's records and Mrs H's last credit card statement. And I'm satisfied that when Mrs H took out the debt management plan there was a credit card balance owing to Nationwide of over £2500. So I don't think that balance had been cleared when the plan was taken out.

I'm also satisfied that the debt plan included the overdraft and credit card debt but not the personal loan. I appreciate that on balance Mrs H would've wanted all of her debts included in that plan. But I can't fairly hold Nationwide responsible for that as it was the debt management company that prepared the plan. And it had responsibility for making sure all of Mrs H's debts were included in that plan. I can also see that Nationwide has told Mrs H on a number of occasions that the loan wasn't included. So I'm satisfied Nationwide has taken all reasonable steps to make Mrs H aware of the position. I can also see that Nationwide has also contacted the debt management company and it's confirmed the loan wasn't included in the plan.

So overall I'm satisfied Mrs H did have a balance on her credit card account that was included in the debt management plan. And Nationwide hasn't made a mistake by not including the loan in that plan for the reasons I've set out.

my final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 12 February 2018.

David Singh
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