

complaint

Mr N complains that Arrow Global Limited is pursuing him for a debt on a credit card account that is not his.

Further, he complains that, in any event, Arrow has not shown it owns the debt.

our initial conclusions

Our adjudicator did not consider that the complaint should be upheld. She was satisfied that - albeit after a delay - Arrow had provided Mr N with information that demonstrated a) he was the account holder and b) it was entitled to pursue him for the debt.

Arrow accepted this recommendation. Mr N did not. He expressed disappointment, questioned this service's impartiality, and suggested we had had a wanton disregard for what is fair and reasonable for the complainant. He commented he would send further representations but we have not yet received these. He asked that an ombudsman review his complaint.

my findings

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

Mr N questions whether Arrow is entitled to pursue him for the debt. He says, despite his repeated requests, it has failed to provide him with any documentary evidence to show that he is the debtor and it is the debt owner. However Mr N has now been provided with a photocopy of the original credit card agreement and the notice of assignment of the account from the original debt owner to Arrow. Further, the information I have seen suggests that Mr N has acknowledged the debt is his. I refer in particular to the communications between Mr N and the original debt owner. In the circumstances I cannot safely conclude that Arrow has made a mistake in pursuing him for the debt.

I recognise that Mr N is unlikely to accept this decision and he has told us he has received legal advice that supports his position.

My role as an ombudsman is to consider the individual complaint and decide whether something has gone wrong. But a court may take a different view of the situation. Should Mr N not accept my final decision, then any rights he may have to take action in the courts against Arrow are unaffected and he will be free to pursue his arguments in any court action that may arise, if he so wishes.

my final decision

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

Joyce Gordon
ombudsman