

## **complaint**

Mr E complains about being asked to repay a debt by NCO Europe Limited. He believes he was harassed and is also unhappy that he did not receive anything to show that NCO Europe was authorised to collect the debt.

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

## **background**

The adjudicator did not uphold the complaint. She did not think that NCO Europe's actions amounted to harassment and she was satisfied that it had sufficient authority to try and collect the debt.

Mr E did not accept the adjudicator's conclusions.

## **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.

I have considered the attempts that NCO Europe made to contact and discuss the debt with Mr E. It seems that he refused to discuss the debt with NCO Europe and simply said that he had a complaint with this service. NCO Europe told Mr E that if he could provide a complaint reference number then it would cease any further collection activity. As no complaint reference was provided NCO Europe continued to contact Mr E about the debt.

A complaint reference was then provided and NCO Europe checked this with the original creditor. The reference could not however be verified and further contact was again attempted with Mr E.

Whilst I appreciate Mr E was unhappy about being contacted by NCO Europe I am satisfied it had sufficient authority to contact him about the debt. I have also considered the number of contacts, or attempted contacts, but do not consider these unreasonable or excessive. NCO Europe explained that it would cease collection activity if Mr E could provide a valid complaint reference number to show that he had raised the complaint with our service. However, at that time he did not provide this and it is not unreasonable for NCO Europe to continue to try and contact him.

Mr E says that NCO Europe failed to provide the written authority to demonstrate it could collect the debt but I have not seen anything to indicate Mr E actually requested this at the time. Had he asked for further written confirmation I think it likely that this would have been provided.

The debt was passed back to the original creditor after six months and no further collection activity will be attempted by NCO Europe. Having considered the way that it has acted during the six month period it was trying to collect the debt, I do not think there are sufficient grounds to uphold this complaint.

**my final decision**

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

Mark Hollands  
**ombudsman**