

## **complaint**

Mr O complains that Arrow Global Limited has taken payments from him toward a debt it does not own. He would like for his payments to be refunded.

## **background**

Mr O owed a debt to another company. In 2014 he was making payments to Arrow, apparently in relation to this debt.

Mr O says that there is no evidence that this debt is owed to Arrow. He says that the payments he has already made to Arrow should not have been taken.

Arrow says that it bought the debt in 2011. It provides a notice of assignment and an account history. It says that there is an outstanding balance which is owed to it.

Mr O says that Arrow has provided inaccurate and misleading documents. He says that it is harassing him by chasing payments which are not owed.

The investigator thought that there was enough evidence to say that the debt is owed to Arrow. They did not think it had done anything wrong.

Mr O did not agree and so this has come to me for a final decision.

## **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 considered the documentation provided by Arrow, I am satisfied that it is more likely than not that it bought the relevant debt. Having considered the account history, I am satisfied that it is more likely than not outstanding and owed to Arrow.

I understand that Mr O has not been satisfied by the documentation provided. But I am afraid that that is not the test which I must apply.

While I know this will be disappointing to Mr O, I am satisfied that Arrow has not done anything wrong. I am not going to ask it to do anything more in relation to this complaint.

## **my final decision**

For the reasons given above, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 9 October 2017.

Marc Kelly  
**ombudsman**