

## **complaint**

Mr C complains that Home Retail Group Card Services Limited (trading as Argos Card Services) defaulted his account but, after he signed up for online servicing, he had no access to his account so could not pay. He did not receive regular statements and asks for the default to be removed; interest and charges to be refunded; and to only be contacted by Argos Card Services, not a third party collections agency.

## **background**

Mr C opened a store card with a Buy Now Pay Later offer and missed the first payment as he did not receive a statement. After receiving a copy statement he made a payment. He then opted to receive statements by email and to manage his account online. After subsequent payments were missed, interest and charges were applied to the balance, and a default notice was issued. Mr C did not settle the debt so his account defaulted and the debt was passed to a third party collections agent.

Our adjudicator did not recommend that the complaint should be upheld. He said that the business had provided all the necessary information to allow Mr C to make his repayments, and that, even if there were issues with Mr C's online access, it remained his responsibility to make payments to his account. He explained that the business was entitled to pass his debt onto collections agents and at this point it would suspend statements as the third party took over.

Mr C disagreed, saying he had tried repeatedly to resolve this issue but Argos Card Services ignored his letters and did not provide the information he needed.

## **my findings**

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

I am not persuaded that the default should be removed, nor any of the interest and charges refunded. Mr C only made one payment, paper statements were issued to the correct address for the first ten months of the agreement and during this time I can find no evidence that he raised the issue of non-receipt. Mr C also continued to spend on the account so must have been aware of a growing debt that was not being repaid.

I note that he then had problems accessing his account online after switching to electronic statements. I accept must have been frustrating, but I am not satisfied that this is grounds for non-payment. Equally, the business has evidenced that these concerns were addressed when Mr C called and wrote after receiving the default notice, as paper statements were re-instated and the prior month's statement was reissued. I can find no evidence of contact he made with Argos Card Services before this time during which he successfully asked for his online access issues to be fixed.

Argos Card Services followed the required processes before defaulting the account and passing the debt to a third party for collection. As the debt is valid I can find no grounds to order his account balance or history to be revised in any way.

**my final decision**

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

Rebecca Connelley  
**ombudsman**