

## **complaint**

Mr B complains that Arrow Global has entered inaccurate information on his credit file, and that it was rude to him when he rang it to discuss an outstanding debt.

## **background**

Mr B had a credit card with an outstanding balance of around £3,500. This debt was transferred to a third party debt recovery company who in turn transferred it to Arrow Global in May 2011. Arrow Global wrote to Mr B to tell him about this. It also recorded information provided to it in the debt sale file on Mr B's credit file. The date of the default which was entered was in fact incorrect. When Mr B discovered this, he complained to Arrow Global. It has since corrected this mistake.

Mr B is also unhappy about the way he was spoken to when he rang Arrow Global to discuss the outstanding debt. He adds that the debt is also statute barred, and that he lost out on a mortgage due to Arrow Global's mistaken entry on his credit file.

The adjudicator did not recommend that the complaint should be upheld. She considered that the debt is not statute barred as Mr B had been sent statements confirming the balance due on the credit card until July 2007.

The adjudicator considered that the £50 payment offered by Arrow Global for the error on Mr B's credit file was fair and reasonable for any distress or inconvenience caused. The adjudicator considered that she was unable to conclude that Mr B had received poor customer service from Arrow Global over the telephone, as it had been unable to locate a copy of the call recording. In addition, she could not agree that Mr B had been refused a mortgage solely due to the default, rather than Mr B's credit file as a whole.

Mr B is not happy to accept the adjudicator's recommendation. He says that Arrow Global should pay him £250 compensation for its mistake. Mr B adds that it should be able to produce a recording of his phone call with it, and that its behaviour was unacceptable during the call.

## **my findings**

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

As the adjudicator has pointed out, the debt in question would not appear to be statute barred as Mr B was sent statements confirming the outstanding balance until July 2007.

Arrow Global has admitted that it made a mistake in relation to entries on Mr B's credit file. It has apologised for this. I agree with the adjudicator that it is not possible to find that Mr B was refused a mortgage solely because of the default rather than his credit file as a whole.

Arrow Global has said that it is unable to find a copy of the call recording between it and Mr B. Although this is unfortunate, I do not find that it is unreasonable due to the length of time which has passed since the call took place. However, even if the recording was available, and had shown that Mr B had received poor customer service, I consider that the offer of £50 by Arrow Global is fair and reasonable compensation for any distress caused by

both poor customer service, and the mistake on Mr B's credit record. This sum is in line with awards made by us in similar cases.

**my final decision**

My decision is that Arrow Global Receivables Management Limited should pay Mr B £50.

Rosemary Lloyd  
**ombudsman**