

### **complaint**

Mrs T says she is not responsible for the repayment of an overdraft on a joint account with The Royal Bank of Scotland Plc.

### **background**

Our adjudicators could find no evidence the debt had been repaid. So they did not uphold the complaint.

Mrs T asked for this review of her complaint by an ombudsman. She thinks the debt must have been repaid from the proceeds of sale of a property which was charged to the bank.

She also thinks it unfair the bank should now be pursuing her for the debt, as it is upsetting her retirement plans.

### **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 sorry to disappoint Mrs T but I think the adjudicators reached the right conclusion in this case. There is simply no evidence the overdraft was repaid. I cannot fairly require the bank to write off a debt which is apparently still owing to it. This is so, I am afraid to say, regardless of the effect on Mrs T's retirement plans.

### **my final decision**

I do not uphold this complaint.

Roger Yeomans  
**ombudsman**