

## **The complaint**

Mr D complains about the way that Lowell Financial Ltd (Lowell) has managed the collection of debts in his name.

## **What happened**

Lowell Portfolio I Limited bought outstanding accounts in Mr D's name and appointed Lowell to manage them on its behalf.

In February 2023 Lowell agreed to put the collection of the accounts on hold for 30 days after Mr D explained his personal circumstances. Lowell placed Mr D's accounts with its customer support team which deals with vulnerable customers.

As Lowell registered Mr D's email address for online account access, it sent four automated emails during the time when the accounts were on hold. When Mr D complained, Lowell initially said that it only had a record of two emails being sent.

In May 2023, the customer support team decided to close all of the accounts. Lowell then decided to uphold Mr D's complaint about the four emails and offered £50 compensation.

After Mr D complained to this service, our investigator could see that it was distressing to receive four emails when the accounts were on hold but thought Lowell's offer of compensation was fair.

Mr D asked for his complaint to be referred to an ombudsman but hasn't asked me to take account of any further evidence.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I agree that it was unfortunate that Lowell sent emails to Mr D when it had placed the accounts on hold. And that Lowell initially disagreed that it had sent four emails. Although the emails that Lowell sent were for Mr D to register for online account management rather than reminding him to pay the debts, I can appreciate that given Mr D's mental health concerns, the contact was distressing for him.

I don't seek in any way to downplay the impact Lowell's oversight had on Mr D but I'm satisfied that the offer to pay £50 is a fair way to resolve his complaint. Particularly as Lowell has since confirmed that it won't be asking Mr D to repay the debts.

## **My final decision**

I think Lowell has already made an offer which I think is fair. So, my final decision is that if it hasn't already done so, Lowell Financial Ltd should pay Mr D £50.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or

reject my decision before 14 August 2023.

Gemma Bowen  
**Ombudsman**