

The complaint

Mr S complains that Link Financial Outsourcing Limited trading as Link Financial declined his request to write off an outstanding debt.

What happened

Mr S took out a loan with a business I'll call F in October 2018. The loan was later closed at default by F in February 2020. In March 2023, Link Financial acquired the loan balance of £24,564.13 in Mr S' name and contacted him to discuss repayment.

Mr S has spoken with Link Financial on several occasions and explained that he suffers with serious health conditions that mean he's unable to work and is in receipt of benefits. Mr S asked Link Financial to consider writing off the outstanding balance on the basis he's unlikely to be in a position to repay it in the future.

Link Financial says it considered Mr S' requests, including the medical evidence he supplied in support. Link Financial explains it had looked at Mr S' finances and found he wasn't able to afford to make repayments so agreed to place a six month hold on collections activity. Link Financial says it considered Mr S' request to write off the outstanding balance but declined.

Mr S complained and Link Financial sent him a final response on 29 September 2023. Link Financial said it had considered Mr S' request but declined it at that time. Link added that it wanted to complete an up to date income and expenditure assessment to get a better understanding of Mr S' financial position and provided guidance about how to submit the information online. Link Financial also provided details of organisations if felt may be able to offer support to Mr S.

An investigator at this service looked at Mr S' complaint. They didn't think Link Financial had acted unfairly by declining Mr S' write off request. Mr S asked to appeal, so his complaint has been passed to me to make a decision.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I understand Mr S is suffering with serious health problems that have come about in recent years. Mr S has explained that the state of his health means he's unable to work and is

unlikely to be able to do so again in the future. I'd expect a business to take information about a customer's health into account when deciding whether they're realistically able to make repayments in the future. Link Financial has forwarded a copy of the consultant's letter Mr S sent it, setting out details of his health condition and how it impacts him.

I can see that Link Financial considered the information provided by Mr S' consultant when he asked it to write off the outstanding balance. But I think it's fair to note that whilst Mr S has told us he won't be able to work again in the future, that's not something the letter he's forwarded confirms.

I note that Link Financial was willing to work with Mr S and agreed to place his account on a six month hold based on the information he supplied. I'm satisfied that was fair in light of what Mr S said about his circumstances and health. More recently, Link Financial has asked Mr S to complete an up to date income and expenditure assessment to see whether repayments are affordable or if other types of support are available. I'm satisfied Link Financial has treated Mr S positively and sympathetically as it's obliged to do.

I'm very sorry to disappoint Mr S but as I'm satisfied Link Financial fairly considered his write off request before declining it I'm not telling it to take any further action.

My final decision

My decision is that I don't uphold Mr S' complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 3 January 2024.

Marco Manente
Ombudsman