

## **The complaint**

Ms B says Link Financial Outsourcing Limited, trading as Asset Link Capital (No.9) (who I'll call Link) have been unreasonable to pursue her for debts that have been written off.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead, I'll focus on giving my reasons for my 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 know it will disappoint Ms B, but I agree with the investigator's opinion. I'll explain why.

Where the information I've got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

The terms of Ms B's loan agreements with her original lender allowed them to transfer the ownership of those loans. They transferred her debts to Link in November 2022. That didn't affect Ms B's obligations under the agreements, nor did it affect her rights.

Ms B says that the original lender agreed to waive her debts before they were transferred to Link. She's provided a copy of an email that she says demonstrates she was liaising with the original lender and had provided medical information to them. I can't see that there is evidence that lender agreed to waive the debts, however, and Link have explained that the original lender's administrators have explained they didn't.

If the original lender hasn't complied with any agreement it may have had with Ms B she will need to contact them about that, but I'm persuaded, on the information available, that Link haven't been unreasonable to pursue payment, or to make reports to the credit reference agencies about any arrears.

I understand that Ms B is unhappy that Link have continued to request payments while her complaint has been with this Service. We can't insist a business puts debt recovery on hold while a complaint is with this Service and, as I'm not persuaded Link have been unreasonable to pursue the debt, I don't think they were unreasonable to continue to pursue recovery while the claim has been registered with us.

It's for those reasons that I don't think Link need to take any further action.

**My final decision**

For the reasons I've given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 18 March 2024.

Phillip McMahon  
**Ombudsman**