

I have been contacted by debt collectors about money I did owe but have now paid off. They won't accept that the money has been paid. What can I do to stop the phone calls?

If you are approached by a debt collector for a debt you have already paid you should tell them it has already been paid and tell them to take it up with the original creditor.

If you have it, show them proof that you have already paid the debt, but the onus is on them to prove that they haven't received payment. Contacting the original creditor to confirm you have paid it and getting them to contact the debt collector would also help, but again the onus is not on you to do this.

If the debt collector still chases you for the debt you should make a complaint. If they don't resolve the matter and the debt was for borrowing regulated by the Consumer Credit Act – like a credit card, store card or a personal loan - you can ask the financial ombudsman to look at the case.

You should also make the OFT and the debt collectors trade body – the Credit Services Association – aware of any problems, because chasing people for disputed debts breaches OFT guidelines and the CSA's code of practice.

Don't give in to their pressure. You should not have to pay twice. If you need help seek free, independent advice as soon as possible – go to the Citizens Advice Bureau website www.adviceguide.org.uk for more information and contact details of your nearest CAB.