

## **The complaint**

Miss H complains that Moneybarn No. 1 Limited ("Moneybarn") discriminated against her when it decided not to lend her money for the purchase of a car.

## **What happened**

Moneybarn, having initially agreed to lend Miss H money for the purchase of a car, then decided not to do so.

Moneybarn says that the reason it ultimately decided not to lend to Miss H was because of concerns it had around affordability. On the other hand, Miss H says Moneybarn decided not to lend to her because of her mental health.

Miss H's complaint was considered by one of our investigators who concluded that Moneybarn had done nothing wrong. In summary he said he was satisfied that Moneybarn's decision not to lend was one that it had, in all the circumstances, reached fairly and reasonably.

Miss H didn't agree with the investigator's conclusion so the complaint has been passed to me for review and 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.

First I think it's important to point out that the purpose of my decision isn't to address every single point raised, but to set out my conclusions and reasons for reaching them.

I don't underestimate Miss H's strength of feeling about this matter and that she holds the view that Moneybarn decided not to lend to her because of her mental health.

But I don't agree that Miss H's mental health had any bearing on Moneybarn's lending decision. I say this because it's my understanding the first time Moneybarn was made aware of Miss H's mental health issues was during a phone call it had with her on 30 July 2019. And this was after Moneybarn had already concluded it wasn't prepared to lend, at least without further enquiries being made of Miss H and/or third parties.

Notwithstanding what I say above, it's also my understanding that Miss H is unhappy with how she was treated by Moneybarn after 30 July 2019, the date that in my view Moneybarn was first made aware of her mental health issues.

But based on what both parties have said and submitted I'm satisfied that after 30 July 2019 Moneybarn treated Miss H fairly and reasonably and made reasonable adjustments given her mental health.

I've come to this conclusion given (amongst other things) how quickly Moneybarn issued its final response letter, the steps it took to try and assist Miss H, and given that it communicated with Miss H (wherever possible) by phone rather than by email or letter – phone being Miss H's preferred method of contact and communication.

Finally, I would add that I can't see that Moneybarn has reported any information to credit reference agencies that was incorrect, or that there was any material delay in it getting this information removed, or amended.

So in summary I'm not persuaded that Moneybarn, despite having paid Miss H £150, has done anything wrong in this case.

### **My final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 6 May 2020.

Peter Cook  
**Ombudsman**