

The complaint

Mr J complains about how Creation Financial Services Limited told him it administered his credit card account. He's also unhappy it's failed to provide him information he's requested and wants all over limit fees applied to his account refunded.

What happened

The details of what happened are well known to both parties, so I've summarised them below which reflects the informal nature of this service.

- Creation told Mr J it would authorise certain transactions it deemed to be essential spending, even if it took his account over the agreed credit limit.
- Mr J asked Creation for a list of all essential transactions it'd paid, which had caused him to exceed his limit. But Mr J says it didn't provide him with the information, so he raised a complaint.
- Creation upheld Mr J's complaint. It acknowledged one of its advisors had given Mr J incorrect information. Creation apologised but didn't think it needed to do anything more to put things right. Creation said it expected its customers to be aware of their available credit limit before making a purchase.
- Mr J didn't agree with Creation's response, so he brought his complaint to us. Mr J said being incorrectly told essential transactions would be paid had caused him to suffer anxiety.
- Our investigator concluded the complaint should not be upheld. She said whilst Creation had given Mr J incorrect information she didn't think it would've had a detrimental impact on him running his account. Regarding over limit fees applied to his account, our investigator said Creation had explained to Mr J how they'd been incurred when he'd complained previously and didn't think Creation needed to do anything further.
- Mr J doesn't agree so this complaint has been passed to me.

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.

Having done so, I've decided not to uphold the complaint for these reasons:

- Firstly, it's important to say Mr J has complained to our service previously about the over limit fees applied to his account and how they were incurred. Since issuing our decision Mr J hasn't been charged any further fees. So, I won't be commenting further on this matter.
- When speaking to Creation in August 2018, Mr J was given incorrect information by one of its advisors. This isn't in dispute. Creation has acknowledged this and

apologised to Mr J.

- Ultimately, it's the responsibility of the cardholder to manage their spending on a credit card.
- I understand Mr J says Creations error caused him to feel anxious. I've given a lot of thought to this, but I'm satisfied in any case Mr J would have needed to monitor his account carefully.
- I say this because Mr J was aware there were circumstances when transactions could've been approved despite causing him to exceed his limit. Creation explained as to when this could happen when he complained to it about fees he incurred in the past. So, I think it's reasonable he took steps to monitor his spending and to be aware of the credit available to him.
- Having considered everything carefully I'm satisfied Creation have acted fairly and reasonably by apologising for its error. But Mr J didn't exceed his credit limit again after the phone call in question and incurred no further fees, so I don't think Creation need to do anymore.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about Creation Financial Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 19 March 2021.

Sean Pyke-Milne
Ombudsman