

The complaint

Miss M complains that Moneybarn No.1 Limited failed to deal properly with her requests for an account statement and other information. She wants £50 compensation to cover the time she spent on the complaint.

What happened

Miss M tells us that she contacted Moneybarn in early March 2020, to obtain information about her finance agreement. And that the call handler didn't deal with requests correctly or politely. And didn't immediately send the information she'd requested. This led to her having to make additional calls. She feels it took too long to respond to her calls and says that she should be compensated for the time she spent trying to get a response from Moneybarn.

Moneybarn told us that its call handler supplied the information which Miss M had requested. Including about the statement balance and early settlement figure. But it accepted that the call handler didn't arrange for an email to be sent confirming the information that Miss M had requested. It said that it had offered Miss M £20 worth of gift vouchers. But it didn't agree that the agent had been rude or unprofessional.

Our investigator didn't recommend that the complaint should be upheld. He didn't find that Moneybarn's agent had been rude. But he accepted that Miss M had incurred some inconvenience in having to phone back when the information wasn't sent as she'd expected. He felt the offer of £20 in gift vouchers was fair and reasonable.

Miss M wasn't happy with this outcome. As it's not been possible to resolve this complaint an Ombudsman's been asked to make the final 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 understand that Miss M would feel frustrated at having to call back Moneybarn when her initial request for information hadn't been confirmed in writing. And I empathise that it happened at a difficult time for her.

Businesses sometimes make mistakes and Moneybarn accepted that its agent hadn't sent the information that Miss M had requested. But it did point out that this had been supplied verbally.

Not every error by a business requires a payment of compensation. Sometimes an acceptance of an error together with an apology will suffice. Here Moneybarn has acknowledged the mistake its agent made in not following up Miss M's request by sending the information by email. And it offered an apology together with the gift vouchers. I accept that Miss M experienced the inconvenience of having to phone back and spend time waiting for a response. But we don't recommend that a business should pay directly for time a consumer spends on pursuing a complaint.

I've listened to the call recordings with which I've been provided. And I accept that different individuals can have different perceptions. But I'm unable to conclude that either of the call handlers was rude or unhelpful. And the calls seemed to end naturally and didn't seem to have been terminated prematurely.

In summary, I find that Moneybarn has responded to this complaint appropriately and made what I find to be a fair and reasonable offer. I shan't be asking it to do anything else.

My final decision

For the reasons given above my final decision is I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 26 May 2021.

Stephen Ross
Ombudsman