

## **The complaint**

Miss K complains about difficulties obtaining a refund from Creation Financial Services Limited after her credit card was closed.

## **What happened**

In July 2020 Miss K's credit card was closed. At the time, there was a credit balance of £1.96 on the account.

Last year, Miss K asked Creation to send her a cheque with the credit balance of £1.96. Creation advised it had stopped issuing cheques but offered to transfer the funds if Miss K gave her account information. Miss K has explained fraud concerns mean she's unwilling to share those details with Creation.

Miss K complained and Creation issued a final response. Creation didn't agree it had acted unfairly and didn't uphold Miss K's complaint. Miss K referred her complaint to this service and it was considered by an investigator. They thought Creation had dealt with Miss K's complaint fairly and didn't ask it to do anything else. Miss K asked to appeal and said she thought Creation should have the facility to send cheques. As Miss K asked to appeal, her complaint has been passed to me to make a 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.

As a service, we can't tell businesses how to operate – including whether it should issue refunds via cheques.

I know Miss K asked Creation for the refund via a cheque, but Creation has confirmed it doesn't have that facility. I've considered whether Creation has treated Miss K unfairly by insisting the refund is issued by transfer instead. Miss K has told us she has concerns over fraud. But I think it's fair to say Creation has already got lots of private information about Miss K on file, including the bank details she made payments from. And I haven't seen anything that indicates Miss K's bank details would be used fraudulently if she supplied them to obtain a refund.

I'm sorry to disappoint Miss K but I'm satisfied Creation has offered a reasonable way of issuing the refund of £1.96. I haven't been persuaded Creation treated Miss K unfairly when it declined to send a cheque and insisted on a transfer instead.

## **My final decision**

My decision is that I don't uphold Miss K's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss K to accept or reject my decision before 3 May 2022.

Marco Manente  
**Ombudsman**