

The complaint

Mr L is unhappy with the level of service he received from Creation Consumer Finance Limited ("Creation").

What happened

In summary, Mr L spoke to Creation in or around March 2021 regarding his account. He complains about the customer service he received on this call. Creation apologised for the service given and said they'd pass feedback to the agent. They also offered Mr L £40 compensation.

Mr L referred his complaint to our service, as he didn't feel £40 fairly compensated him. Our investigator asked Creation to pay £100 compensation for the distress and inconvenience caused. Mr L accepted this. But since Creation didn't confirm if they accepted the investigator's recommendation, the complaint has been passed to me for 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.

Having done so, I agree with the conclusions reached by the investigator for broadly similar reasons.

Creation haven't provided us with a copy of the call recording, or their system notes which details what was discussed during the phone call in question. But there's no dispute here that the customer service provided to Mr L fell short of what he could rightly expect.

I say this because Creation have already agreed that they could've handled the call a lot better. They apologised to Mr L for the service he received on the call and the time taken. They offered him £40 compensation.

So, the only outstanding matter for me to decide is if Creation have done enough to put things right for Mr L. I've thought about the impact of the poor customer service on Mr L to decide a fair amount of compensation.

Unfortunately, Mr L can't remember the specific details of the call due to the time that's passed. I don't think this is unexpected given that the call took place over a year ago. He has however explained that he was left feeling stressed, frustrated and inconvenienced.

Mr L has mentioned that this wasn't an isolated incident and he's had similar issues with Creation in the past. It's important for me to make it clear that in reviewing this complaint, I can only consider the impact of the level of service Mr L received on this specific call in question.

That said, I don't doubt Mr L when he says that he feels simply brushed aside by Creation and he didn't feel listened to – both of which would've added to his stress and frustration. He's also told us he's had to make lengthy phone calls causing him inconvenience.

Creation have had a fair opportunity to reply to us and provide any comments or evidence. In the absence of any contrary evidence and taking everything into account, in this particular set of circumstances, I think £100 in total is fair and reasonable to compensate Mr L for the distress and inconvenience he was caused.

My final decision

For the reasons given above, my final decision is that Creation Consumer Finance Limited should pay Mr L £100 compensation in total.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 6 May 2022.

Ash Weedon
Ombudsman