

The complaint

Mr H complains that Creation Financial Services Limited hasn't transferred his reward points and hasn't answered his correspondence about the points.

What happened

Mr H says he took out a Creation account card and earned just over 11,000 reward points. He says his account showed the points had been earned, but they had not been transferred to the account in which he could use them. Mr H says Creation told him in May 2021 it would answer his query but hasn't done so. He would like his points transferred and Creation fined for what has taken place.

Mr H brought his complaint to us and our investigator asked Creation for its final response letter and for its complaint file. It didn't respond and so the investigator issued his view without that information. The investigator upheld the complaint and recommended Creation transfer the points and pay £100 compensation for the distress and inconvenience Mr H was caused by the lack of communication or explanation. The investigator explained that it wasn't our role to fine a business.

Creation responded in part to the investigator's view and provided the account terms and conditions about the reward points. It then told us that it had transferred the points to Mr H's account on 20 April 2022 but hasn't responded to the investigator's view about compensation.

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 have come to the overall view that I uphold this complaint. I appreciate Creation has provided a copy of the account terms and conditions about reward points, but I don't think it has explained their relevance to this complaint or has provided any real information about Mr H's complaint.

I can see that Creation says it has transferred the reward points to Mr H's account. If it has not, then I intend to order it to do so as I can't see any reason why Mr H wouldn't have been entitled to them in the absence of any explanation about them by Creation.

I have no doubt Mr H was caused distress and inconvenience in asking Creation for the points and or an explanation about why he hadn't received them. I can see that in May 2021 Creation promised Mr H he would receive a response to that question shortly, but I can't see that it did respond as it said it would. I have no doubt Mr H was caused frustration and inconvenience in those circumstances. So, I'm satisfied that Creation should pay Mr H £100 compensation which I think is fair and reasonable and fairly reflects the impact on Mr H and the length of time he was waiting for a resolution.

I appreciate Mr H would like a fine imposed on Creation but as the investigator has

explained we are not its regulator and it's not our role to punish or fine a business.

Putting things right

Creation should transfer the reward points if it hasn't done so and pay Mr H £100 compensation.

My final decision

My final decision is that I uphold this complaint and order Creation Financial Services Limited to pay Mr H £100 compensation and transfer his reward points to his account if not already transferred.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 17 June 2022.

David Singh
Ombudsman