

## **The complaint**

Miss L complains that Premium Credit Limited (“Premium Credit”) failed to take the correct payment towards her account balance.

## **What happened**

The details of this complaint are well known to both parties, so I won’t repeat them again here. Instead I’ll focus on giving my reasons for my 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 know it will disappoint Miss L, but I agree with the investigator’s opinion. Please let me explain why.

There’s no dispute here that Premium Credit took the wrong amount when Miss L tried to pay off the balance on her account.

They’ve apologised for that and have told Miss L she can either pay the remaining £100 or they’ll pay back the amount taken and she can continue as before.

I understand that Miss L would like them to compensate her for the distress and inconvenience caused but I think in this case an apology was sufficient.

I say that because fortunately Miss L was able to identify the problem within a week or so and there’s been no financial impact. I’ve also not been presented with evidence Miss L’s credit file has been damaged as a result of the error. So, whilst I understand Miss L’s concern I think there was limited inconvenience caused and I don’t think it would be fair to ask Premium Credit to take any further action.

## **My final decision**

For the reasons I’ve given above I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Miss L to accept or reject my decision before 16 September 2022.

Phillip McMahon  
**Ombudsman**