

The complaint

Mr P is unhappy that Creation Financial Services Limited won't provide him with a credit card that doesn't have a contactless payment facility.

What happened

Mr P wasn't happy that the contactless payment limit had been raised to £100 and felt that it entailed an increased risk of fraud should he lose his contactless credit card. So, Mr P approached Creation and asked them to provide a card that doesn't have a contactless payment facility. Creation explained to Mr P that his request wasn't one that could comply to. Mr P wasn't happy about this, so he raised a complaint.

Creation looked at Mr P's complaint. They explained that the contactless payment limit had been increased to £100 per transaction in October 2021, and that the increase had occurred industry wide. Creation also confirmed they had no facility to offer a non-contactless card at that time, and tried to reassure Mr P as to the fraud prevention measures they have in place.

Mr P wasn't satisfied with Creation's response, so he referred his complaint to this service. One of our investigators looked at this complaint. But they didn't feel that Creation had acted unfairly towards Mr P in how they'd managed the situation, and so they didn't uphold the complaint.

Mr P remained dissatisfied, so the matter was escalated to an ombudsman for a 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.

Having done so it's clear that Mr P isn't happy with Creation's decision to not offer a non-contactless credit card as he would like. However, while I acknowledge Mr P's dissatisfaction with Creation's position on this matter, it doesn't follow from this dissatisfaction that Creation have treated Mr P unfairly here.

Ultimately, the decision on whether to offer a non-contactless credit card to their account holders is a commercial decision which I'm satisfied Creation are entitled to make. And given that Creation's decision here applies to all of their account holders, and isn't in anyway specific to Mr P, I'm similarly satisfied that Creation haven't treated Mr P unfairly in how they've applied that decision to Mr P's account.

I'm aware that Mr P feels that Creation's claim that the increase in the contactless payment limit up to £100 was applied industry wide was disingenuous. But it's my understanding that the increase was applied industry wide. And while I'm aware that there are several financial institutions that have subsequently taken the decision to allow their customers to tailor the contactless payment limit on their cards, Creation haven't taken that decision. And as explained above, neither are they expected or compelled to.

Finally, I'm aware that Mr P has ongoing concerns over the fraud risks he feels are associated with a contactless credit card with a contactless payment limit of £100. I can appreciate Mr P's concerns here, and it may be the case that he might choose not to use his Creation card for that reason. But it doesn't follow from this that Creation are acting unfairly towards Mr P by declining to provide him with a type of credit card that they don't offer as part of their commercial service to any other customers.

All of which means I find it very difficult to conclude that Creation have acted unfairly or unreasonably towards Mr P in the manner that Mr P contends here, and it follows from this that I won't be upholding this complaint or instructing Creation to take any further action.

I realise this won't be the outcome Mr P was wanting, but I trust he'll understand, given what I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 22 September 2022.

Paul Cooper
Ombudsman