

The complaint

Mr R says Creation Financial Services Limited provided no service when he needed to query why a payment he had made wasn't showing on its app.

What happened

Mr R made a payment to Creation on 10 October 2021 and his bank confirmed the money had left, but Mr R could not see receipt of the transaction on the Creation app. He says he called several times to ask about this, but his calls were never answered. He recalls he spent around six hours in total waiting on calls. He also emailed but received no response from Creation.

The payment later showed up and Creation refunded the month's interest. It did not contact Mr R.

Our investigator issued his assessment of the complaint on 30 March 2022. He explained his view was based on limited information as Creation had not engaged in the complaint investigation. But based on Mr R's testimony he felt the service was not acceptable and had caused Mr R distress and inconvenience. He recommended Creation pay Mr R £150 compensation. Creation did not respond. The investigator contacted Creation again on 20 April 2022 to let it know that the complaint would now be passed to an ombudsman for consideration. That email had a deadline of 4 May 2022, but no response was received.

Because Creation hasn't responded to the investigator's view or any follow up correspondence, the complaint has been passed to me to consider and issue 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.

Our statutory rules provide – at DISP 3.5.8 to 3.5.15 of the Financial Conduct Authority Handbook – that we may give case-management directions and fix or extend deadlines and that we may:

...reach a decision on the basis of what has been supplied and take account of the failure by a party to provide information requested;

And that:

If a respondent fails to comply with a time limit, the Ombudsman may: (1) proceed with consideration of the complaint; and (2) include provision for any material distress or material inconvenience caused by that failure in any award which he decides to make.

I've therefore concluded that, in the absence of a response from Creation, it is fair and

reasonable to proceed on the basis of the evidence we have from Mr R and to take account of its failure to reply to the investigator's opinion.

Mr R was satisfied that Creation refunded the interest it charged after his payment was seemingly allocated late to his account, but remains unhappy that the lender never answered his calls, that he had to spend over six hours trying to get through and that his follow-up email went unanswered.

He has supplied information showing he actioned the payment using Creation's app on 10 October 2021 and his bank has provided a code showing Creation's request for funds debited his current account on 11 October 2021. He has then explained he spent hours over the next couple of days trying to get through to Creation to ask about the missing payment that was not showing on its app. This caused him significant stress and inconvenience. The investigator recommended Creation pay Mr R £150 compensation in recognition and I think this is a fair award. I am sorry we have not been able to get him an explanation as to why his payment was delayed/went missing temporarily.

My final decision

I am upholding Mr R's complaint. Creation Financial Services Limited must put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 1 August 2022.

Rebecca Connelley
Ombudsman