

The complaint

Mrs S complains that a payment sent via Supersonicz Limited didn't reach the recipient.

What happened

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the 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.

Having done so, I agree with the investigator for these reasons:

- Mrs S has told us her payment never reached the recipient.
- Supersonicz Limited can't provide any evidence to show the payment was made.
- Mrs S has provided a bank statement from the recipient showing the payment wasn't received. She has also provided conversations between her and Supersonicz Limited where they confirm the payment wasn't made due to an error.
- Based on the evidence, I'm persuaded the payment never reached the recipient.
- Supersonicz agreed to return the total amount of €300 to Mrs S on 16 March 2022, along with 8% simple interest* from the date of payment to the date of settlement, and £50 compensation.
- As the payment has not yet been returned to Mrs S, we increased the compensation to £150 for the additional delays and the inconvenience caused to her.

*HM Revenue & Customs requires Supersonicz Limited to deduct tax from the interest payment referred to above. Supersonicz Limited must give Mrs S a certificate showing how much tax it's deducted if she asks it for one.

My final decision

My final decision is that I uphold this complaint. Supersonicz Limited should pay Mrs S:

- €300 to cover the missing payment,
- 8% simple interest from the date of the payment to the date of settlement,
- £150 compensation for the delays and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 19 September 2022.

Danielle Padden
Ombudsman