

The complaint

Mr F complains that Omnio EMI Limited (Omnio) took too long when transferring him the balance from his pre-paid credit card.

What happened

Mr F had a pre-paid credit card provided by Omnio. Omnio let him know that they were withdrawing this product from the market and so he would need to withdraw any balance that was on the card.

Mr F tried to do this using an ATM but was unable to do so. He said there was around €15 on the account. He asked Omnio to transfer him the money and said they asked him to provide various pieces of information to enable this, which he did, but he still didn't receive the funds back. He chased Omnio on several occasions asking to have the money transferred to him.

Mr F says he eventually received the payment months later and complained to Omnio. They said there had been an uplift in requests to process refunds and they were relying on a third-party partner to deal with these.

Mr F wasn't happy with this response and so brought his complaint to this service. Our investigator asked Omnio, to provide their complaint file on numerous occasions but they didn't. So, the investigator issued findings based on Omnio's final response and the testimony of Mr F. He recommended Omnio pay Mr F £50 for the delays caused in returning his funds to him.

Mr F accepted the findings.

Omnio contacted us in December 2021 to say they would be paying Mr F £50 as a gesture of goodwill.

Mr F contacted us again in February to say Omnio had only paid him £40.86. Omnio said they'd made a mistake and paid Mr F €50 instead of £50 and so they would credit him another €20 to account for the exchange rate difference.

Mr F says he has never received the extra €20 and so has asked for the case to be considered by an ombudsman. Omnio have not responded to any further attempts at contact from our service.

The matter has now been passed to me to decide.

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 reached the same outcome as the investigator and for broadly the same reasons, so there's not a lot I can usefully add here.

It's not disputed by Omnio that they took too long when transferring the balance of Mr F's pre-paid card to his bank account. The £50 the investigator recommended Omnio pay for this is in line with this service's approach and so I won't be increasing it here.

Omnio has told us they originally paid Mr F €50 instead of £50 and would pay a further €20 to him to make up for the exchange rate. Mr F says they haven't done this, and I have no reason to disbelieve him.

Putting things right

Omnio should now either show that the money has been paid to Mr F or if they aren't able to do this, they should arrange for the €20 to be paid to him now.

My final decision

For the reasons set out above, my final decision is that I uphold this complaint and require Omnio to put things right for Mr F as explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 2 November 2022.

Amber Mortimer
Ombudsman