

## **The complaint**

S, a limited company, complains that Advanced Payment Solutions Limited trading as Cashplus Bank (Cashplus) made mistakes when sending a new credit card.

S wants Cashplus to compensate it for its wasted time, poor customer service and loss of cashflow.

S is represented in its complaint by a director, Mrs M.

## **What happened**

S has a business bank account with Cashplus. S was accepted for a new credit card by Cashplus which wasn't delivered within the promised five working days.

After Mrs M contacted Cashplus she found advisors rude and unhelpful. Cashplus told her that the credit card had been returned as undelivered. Mrs M says she'd asked for the credit card to be delivered to her home address where she also runs her business.

Cashplus said that as Mrs M wanted to change the delivery address, she would need to send in proof of address. After Mrs M explained that her personal debit card was linked to her home address, she says the member of staff said it could resend the business credit card to her home address. But that afterwards, Cashplus back tracked and said Mrs M would either need to send proof of address or wait 30 days.

Mrs M says she wasted time trying to sort out delivery of the credit card and found members of staff rude and unhelpful. She'd hoped to use the card to buy new stock.

After this service became involved, Cashplus apologised for not noting sooner that Mrs M's personal address had been verified within the last three months. Cashplus offered to send S's credit card to Mrs M's home address without the need for additional verification.

The investigator thought that although Cashplus followed the correct security procedure it could've done more to get the new credit card delivered to Mrs M's home address. The investigator thought that Cashplus's offer to send the card together with compensation of £50 was a fair way to resolve S's complaint.

Mrs M disagrees with the proposed outcome. She says Cashplus only offered a resolution after 30 days had passed. Mrs M doesn't consider £50 adequately reflects the poor service received together with the time spent trying to resolve the issue.

## **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 understand that Mrs M found Cashplus staff rude and unhelpful but this complaint is made by S, not Mrs M. S can't have hurt feelings so although I appreciate how Mrs M has felt during her interactions with Cashplus, I can't make an award to S to reflect that distress.

I know that Mrs M thinks she put down her home address for delivery of the credit card but this isn't reflected in the evidence I've seen. Cashplus has provided a copy of S's credit card application form which only refers to the virtual business address. So, I'm not persuaded that Cashplus made a mistake when it sent S's credit card to the address that it held on file.

Like the investigator, I agree that Cashplus could've been more helpful to S when Mrs M made contact. As Cashplus had verified Mrs M's personal address within the last three months, it would've been reasonable to send S's credit card without the need for additional verification. For this failing, I consider the investigator's suggestion of £50 compensation is fair. It reflects the inconvenience caused to S when Mrs M had to speak to Cashplus – which I assume diverted time away from running the business of S.

Mrs M has suggested £250 would be reasonable compensation but I don't agree. Although Mrs M says she would've used the credit card to buy new stock for S, I haven't seen evidence of a direct financial loss to S. Overall, I consider £50 adequately takes account of the inconvenience to S after Cashplus should've noticed that Mrs M's home address had previously been verified.

### **Putting things right**

To put things right, Advanced Payment Solutions Limited should:

- if it hasn't already done so, send S's credit card to the home address that it holds for Mrs M; and
- pay S £50.

### **My final decision**

My final decision is that I uphold this complaint. In full and final settlement, I direct Advanced Payment Solutions Limited to take the steps outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask S to accept or reject my decision before 3 January 2023.

Gemma Bowen  
**Ombudsman**