

The complaint

Mr M complains about the way Crosslight Advice handled an appointment for debt advice.

What happened

Last year, Mr M arranged an appointment with Crosslight for debt advice. Mr M's told us the advisor didn't introduce themselves at the start of the call. Mr M complains that he didn't receive helpful or supportive advice during the call. In particular, Mr M says the options of an IVA or DRO were dismissed without being considered. Mr M says bankruptcy was discussed and that he was told he could apply directly. Mr B says that when he asked about "breathing space" it was dismissed by the advisor as he didn't have the relevant reference numbers. Mr M also says Crosslight obtained a credit report in his name without consent.

Mr M's advised that another advisor interrupted part way through and that the call was ultimately terminated without receiving any assistance.

Mr M complained and Crosslight sent him a final response. Crosslight said the advisor did introduce themselves at the start of the call but there may've been background noise. Crosslight also said it needed a more detailed breakdown of Mr M's circumstances by way of an income and expenditure assessment. Crosslight added it hadn't obtained a credit report in his name. Crosslight didn't agree its advisors had been rude or handled the call with Mr M badly. Crosslight didn't uphold Mr M's complaint.

An investigator at this service looked at Mr M's complaint. They thought Crosslight had dealt with Mr M's concerns fairly so didn't ask it to do anything else. Mr M asked to appeal, so his complaint has been passed to me to make a 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.

Mr M's told us he was hoping to receive debt advice when he contacted Crosslight for help. I understand Mr M wanted to get assistance with debts in his name. But the call was relatively short and Mr M's advised it was terminated. Crosslight says it sent Mr M a request for information it needed in order to complete the appointment. That included an accurate financial statement to understand his income and outgoings. But that information wasn't supplied. As a result, Crosslight says that limited the information it could provide. I think that's a reasonable point and accept that Crosslight needed a detailed picture of Mr M's circumstances in order to provide debt advice.

Mr M says the possibility of obtaining some breathing space was dismissed. But, again, Crosslight said that to assess Mr M's suitability it needed details of his finances, including up to date records of each debt he holds. Crosslight's advised it needed the names of the businesses and reference numbers for that purpose but Mr M didn't have those details to hand. I'm sorry to disappoint Mr M but I'm satisfied Crosslight requested reasonable information from Mr M during his appointment.

Mr M also complained that Crosslight obtained a credit report in his name without consent. But Crosslight's confirmed it didn't get a credit report for Mr M. It appears there was some confusion on this point as Crosslight had previously dealt with Mr M in 2020 to discuss his debts. At that time, it advised Mr M it would need a copy of his credit report to assist. But there's nothing to show it obtained a credit report directly without his consent in the run up to or during his appointment.

I understand Mr M found the service provided by Crosslight to be poor. But the information I've seen indicates there was a genuine misunderstanding in terms of what Crosslight could do for Mr M during its meeting without full details of his circumstances and debts. I'm sorry to disappoint Mr M but I haven't been persuaded that Crosslight treated him unfairly.

My final decision

My decision is that I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 22 February 2023.

Marco Manente
Ombudsman