

The complaint

Mr H complains about the way Creation Financial Services Limited treated him, when we raised a chargeback claim with them.

What happened

Mr H has a credit card account with Creation. The credit card is branded using a separate company's logo, which allows Mr H access to specific benefits with that company, the more he uses it. For ease, I'll call that separate company "X".

In March 2022, Mr H had cause to raise a dispute about a transaction on his credit card account. So, he went through a website, branded by X, used for the administration of his credit card. Mr H says the website directed him to contact Creation to raise the dispute. So, he called Creation for further details.

Mr H says he found the call with Creation frustrating, as he was asked to go through a customer identification process twice. He also says the advisor sounded distant, so he couldn't easily understand what he was being told. Nonetheless, Mr H says he was given details of a dispute form on Creation's own website, to raise the dispute.

A chargeback claim was raised with Creation and settled in April 2022. But, Mr H wasn't happy that he was asked to call to Creation in the first place and that there wasn't a simple link to raise a dispute on X's own website. Mr H complained to Creation and said X's website should be changed, to avoid wasting time on a call.

In their final response to Mr H's complaint, Creation apologised for the time it took them to answer Mr H's telephone call. They also apologised that he was asked to go through the identification process twice and that advice on X's website wasn't as smooth as it could be. But, Creation didn't uphold Mr H's complaint.

Mr H didn't accept Creation's response and brought his complaint to us. One of our investigators looked into Mr H's case and found that they had treated him fairly. She said Creation had apologised for the delay caused with the telephone call, but overall they hadn't made a mistake.

Mr H didn't agree. He said X's website had subsequently changed, meaning Creation had spotted a mistake in the advice they had been giving out. To resolve things, Mr H asked the investigator to consider recommending a payment for the trouble he said he had experienced.

The investigator didn't change her conclusions, so Mr H's case has now been passed to me to make 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.

The credit card account

Mr H's credit card account with Creation is a regulated financial product. So, we are able to consider complaints about it.

The concerns being complained about here, are about how Creation treated Mr H in the lead up to him making a chargeback claim. Mr H hasn't complained to Creation about the outcome of that claim, and he hasn't mentioned any dissatisfaction about it in any correspondence with us. So, I've focussed on what Creation did to help Mr H, rather than how the chargeback was processed and eventually resolved.

Throughout his complaint, Mr H has been consistent in saying there is an affiliation between Creation and X. In that Creation are the provider of the credit card, which carries X's branding and associated benefits. I can see where this wasn't fully supported during the initial stages of his complaint to us. But, I acknowledge where there is an obvious link between X and Creation and their administration of his credit card account.

The information on X's website

Mr H says X's website gave him details about how to raise a dispute. He says in March 2022, X's website told him to call Creation directly to start the dispute process. But, Mr H also says the telephone call was a waste of time, because he was subsequently asked to raise the dispute on Creation's own website.

Creation's responsibility to Mr H is to provide a way of administering and servicing his credit card account. In this instance, Mr H needed advice about how to raise a chargeback claim for a transaction that had debited his account.

I empathise where Mr H has told us X's website should have simply signposted him to the correct dispute form to complete. I agree that for some customers, this would reduce the time to put a dispute together. But, I don't think the addition of the telephone call, means Creation have treated him unfairly.

I think that talking directly to a credit card provider, during the first stages of querying a transaction, may be very beneficial to some customers.

Mr H has since told us that X's website for the administration of his credit card account has now been changed. He says the website now provides a direct route to raise a dispute with Creation, instead of the need to make a telephone call. Mr H may well take some satisfaction that his concerns may have prompted Creation and X, to review the advice on the website.

However, I should add that Creation aren't obliged to share that information with us and neither would we ask for it. Our role is to investigate individual complaints. If a business makes an error, we can decide if they've treated a customer fairly in putting things right.

We don't have the power to ask businesses to make changes to how they offer their services to their customer base.

The telephone call with Creation

I've concluded that Creation didn't treat Mr H unfairly, when he was asked to call them to start the process of raising a dispute. So, I've thought about what happened during the telephone call to decide if Creation should do more to put things right.

Mr H says he spent 20 minutes in a telephone call queue, waiting to talk to an adviser from

Creation. He also says he was frustrated that he was asked twice for caller verification details and that the advisor sounded distant, in that he couldn't hear much of what was said.

In response to those concerns, Creation say they were dealing with large volumes of calls when Mr H made contact with them. Additionally they said they may need to verify a caller a second time, if a particular instance requires them to do so. And that there may have been a poor connection, when talking to the adviser.

Having considered everything, I accept that raising a dispute about a transaction must have been worrying enough for Mr H. But to then encounter frustrations with waiting to speak to an advisor, going through verification checks a second time and then struggling to get the information he needed, must have exasperated the situation.

However, I'm also aware that most customers will encounter some frustrations with things that happen in their dealings with businesses. That doesn't mean to say that they have always been treated unfairly where a business has needed to be involved.

I've thought carefully about how Creation treated Mr H when he sought to raise the chargeback claim. I can see that Creation acknowledged what had happened and apologised to Mr H for the delay in speaking to him.

In all the circumstances, I think Creation took the appropriate step to apologise to Mr H. After considering all the evidence, I don't think the impact on Mr H was such that Creation should make a payment to him for the distress and inconvenience he says he experienced.

Summary

Overall, I think Creation treated Mr H fairly when X's website advised him to make a call to raise the dispute about the transaction. I also think Creation's apology for the what Mr H experienced during the call, was fair and reasonable considering the circumstances of what happened. So, I don't think Creation should take further steps to put matters right.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 28 April 2023.

Sam Wedderburn
Ombudsman