

## **The complaint**

Mr R complains that Creation Financial Services Limited {'CFS'} weren't able to process a payment to his credit card account and that when he asked to speak to a manager the agent didn't connect him to a manager.

## **What happened**

Mr R called CFS to tell them that he'd attempted to make a payment on his credit card account on-line, but this had been unsuccessful. CFS attempted to take the payment over the telephone, but it was declined. CFS advised Mr R to speak with his bank, but Mr R said he'd already done so and was told there was no problem with his bank account. Mr R asked to speak with a manager at CFS and was told a manager would call him back within 48 hours. When Mr R asked for a complaint to be raised, he was told one wouldn't be raised and he should await a call back from a manager. Mr R then complained about the rudeness of the agent on the call and this complaint was recorded.

CFS didn't uphold Mr R's complaint and explained that it had no reported system problems when Mr R was attempting to make his payment and that his bank had declined the payment. CFS confirmed that the call back time for a manager was 48 hours and that although the agent had confirmed this it didn't believe the agent was intentionally rude.

Mr R brought his complaint to the Financial Ombudsman Service and one of our Investigators looked into things. The Investigator thought that CFS had reasonably referred Mr R back to his own bank about the payment and that it was reasonable for the agent to arrange a call back from a manager. The Investigator thought the assistance offered by the agent at the time was reasonable.

Mr R asked that an Ombudsman decides the complaint.

## **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 can confirm that I've listened to the telephone call Mr R made to CFS about his payment and in which he raised his complaint. However, although I appreciate Mr R will be disappointed, I've decided that CFS didn't do anything significantly wrong. I will now explain why.

It's not disputed that Mr R tried to pay his credit card on-line, but the payments were unsuccessful. When Mr R called CFS the agent checked to see if there were any payments pending, and when she saw there were none, she tried to take the payment over the telephone, but it was declined. The agent explained to Mr R that he should contact his bank again as it was his bank that needed to authorise the payment. I can appreciate how frustrating this must have been for Mr R, especially as the deadline for the payment to be made was imminent. However, I think it was reasonable for CFS to refer Mr R back to his bank as it was his bank that declined the payment - CFS wouldn't be able to take a payment

or explain why Mr R's bank had declined it. Regardless of whether Mr R had been able to speak to a manager at the time, I think it's more likely than not CFS couldn't have collected a payment from Mr R as, by this time, a payment had been declined on several occasions.

When Mr R told the agent he wanted to speak to a manager about CFS not being able to collect a payment, the agent said she would arrange for a manager to call him back within 48 hours. Mr R believes this to be unreasonable, but I don't think the agent acted unreasonably in explaining this is CFS's process. It wasn't that Mr R was refused access to a manager - he was told a manager would call him back within 48 hours. In the same call, there were times when the agent and Mr R were talking at the same time, but I don't think this is enough for me to decide the agent acted unreasonably or that she was rude. Indeed, when Mr R said he wanted to complain about the behaviour of the agent, she confirmed she'd recorded this complaint and also that he was unhappy a manager would call him back within 48 hours. I think in the circumstances of this complaint that was reasonable.

### **My final decision**

I've decided that Creation Financial Services Limited didn't do anything significantly wrong, and I haven't upheld Mr R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 June 2023.

Paul Lawton  
**Ombudsman**