

The complaint

Miss J complains about the service provided by Bridgewater Support Solutions Ltd trading as DFH Financial Solutions Ltd (DFH).

What happened

Miss J has explained that she completed a DMP application via DFH. But Miss J decided not to proceed and contacted DFH to withdraw within the cooling off period. Miss J has explained that when she contacted DFH she met with resistance. Miss J also says debts with businesses she didn't owe money to were included on the paperwork. Miss J has added that despite cancelling the arrangement with DFH it still continued to contact her creditors and advise it had authority to act on her behalf.

Miss J says that despite contacting DFH to complain on several occasions it failed to look into matters or issue a final response. In April 2023 Miss J referred her complaint to this service. We contacted DFH on 17 April 2023 on Miss J's behalf and asked it to respond to her complaint. No response was received.

On 4 July 2023 and 25 July 2023 an investigator contacted DFH and asked for its case file. On 5 August 2023 the investigator issued their view of Miss J's complaint and upheld it, asking DFH to pay her £100 for the distress and inconvenience caused. A response was chased on 18 August 2023 and the investigator explained that if we didn't hear back Miss J's complaint would be referred for a final decision. No response was received so on 1 September 2023 the investigator contacted DFH again and explained Miss J's complaint had been referred for appeal. They asked DFH and Miss J to respond by 15 September 2023 with any comments or information. No response was received from DFH.

The case was allocated to me a short time later and I asked the investigator to contact DFH again to remind it of its obligation under the Financial Services and Markets Act to provide information to the Financial Ombudsman Service requested as part of an investigation. DFH was given a further two weeks to provide the information requested. We reminded DFH that decisions, if accepted by the consumer, are legally binding. The investigator requested case evidence again. No response from DFH was received by the deadline given.

Miss J responded to confirm they were willing to proceed in line with the investigator's recommendations.

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'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if I don't comment on something, it's not because I haven't considered it. It's because I've

focused on what I think are the key issues. My approach is in line with the rules we operate under.

Miss J has given us detailed testimony concerning the level of service provided by DFH after she completed a DMP application. I understand Miss J later decided the nature of DFH's fees weren't made clear and decided not to go ahead. But Miss J's explained the process of cancelling the arrangement with DFH wasn't straight forward and that she met unnecessary resistance. In addition, despite Miss J cancelling the services of DFH, she's told us it still contacted her creditors and made claims it was acting on her behalf. Having looked at what Miss J said, I can understand why she was frustrated with the service provided and went on to raise a complaint.

Miss J's explained DFH failed to respond to her complaint or follow up with her. We've contacted DFH on several occasions about Miss J's complaint, including sending requests for its case file, the investigator's findings and confirmation the case was being referred for a final decision. Despite contacting DFH and reminding it of its obligation to assist with an investigation, we've had no response.

Our remit requires us to move cases on without undue delays. I'm satisfied DFH has been given fair chance to supply its side of Miss J's complaint and respond. And I'm satisfied we've got sufficient information on file from Miss J to reach a fair decision.

I agree with the investigator that Miss J was put to some inconvenience. Miss J says the nature of DFH's fees wasn't clearly explained at the outset and that it was difficult to cancel its services. Based on the available information, I agree that a payment of £100 for the distress and inconvenience caused is a fair and reasonable way to resolve Miss J's case. I'm going to proceed on that basis and uphold Miss J's complaint.

My final decision

My decision is that I uphold Miss J's complaint and direct Bridgewater Support Solutions Ltd trading as DFH Financial Solutions Ltd to pay her £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss J to accept or reject my decision before 31 October 2023.

Marco Manente
Ombudsman