

The complaint

Mr K complains that Jaja Finance Ltd (“Jaja”) closed his credit card account without giving him the two months written notice stipulated in the terms and conditions. He’s also unhappy that Jaja didn’t acknowledge his complaint within its stated timescales and didn’t provide a final response within eight weeks.

What happened

Mr K held a credit card account with Jaja. On 31 May 2023 he received a text from Jaja advising him that his account was being closed on 6 June 2023 as previously advised.

Mr K says he didn’t receive any earlier communication from Jaja to advise him that his account was being closed. He says the terms and conditions of the account require Jaja to give at least two months written notice of account closure.

Mr K raised a complaint with Jaja. He says he didn’t receive any acknowledgment of his complaint and didn’t receive a final response within eight weeks.

Jaja issued a final response on 10 August 2023. It said it wasn’t upholding the complaint because it had sent Mr K an email on 28 March 2023 giving him two months’ notice that his account would be closed. It acknowledged that Mr K said he didn’t receive the email but said it had been sent to the email address it held for him.

Mr K wasn’t happy with the response and complained to this service.

Our investigator didn’t uphold the complaint. They said that Jaja was entitled to make a business decision to close an account and that they were satisfied that a communication was sent to Mr K advising him of the decision to close his account within the required timeframe.

Mr K didn’t agree. He said he didn’t think the evidence supplied by Jaja was sufficient to show that an email had been sent to him on 28 March 2023 and was disappointed that Jaja hadn’t apologised for failing to follow its own complaints procedure.

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’ve reviewed the evidence provided by Jaja. It has provided a template of the email which it sent to customers together with an extract from its internal system showing the email being sent as a word document at 14.49 on 28 March 2023.

Jaja has also sent an extract from its internal system showing an account note recording that the email about account closure was sent to Mr K on 28 March 2023.

Jaja has also provided details of the email address which it holds for Mr K and which it used to send the communication on 28 March 2023. This email address is the same email

address as Mr K has used to correspond with this service, so I'm satisfied that it's a current email address.

Based on what I've seen, I'm satisfied that Jaja has provided sufficient evidence to show that Mr K was given at least two months' notice that his account was being closed. I appreciate that Mr K has said that he didn't receive the email. However, I'm satisfied that the email was correctly addressed. If for some reason the email didn't reach Mr K, this isn't something I can fairly hold Jaja responsible for.

Mr K has raised some points about Jaja's failure to follow its complaints procedure. Complaint handling isn't a regulated activity, so this isn't something I'll be able to look into for Mr K. I do appreciate that Mr K sent his initial complaint by special delivery and didn't receive an acknowledgment within the timescale specified. I also appreciate that Mr K didn't receive a final response from Jaja within eight weeks of him sending his complaint. It's clear that this has caused Mr K significant frustration and I understand why he seeks an apology.

This service has asked Jaja to write to Mr K about this, which it has agreed to do.

Taking everything into account, I'm satisfied that Jaja gave Mr K sufficient notice that his account was going to be closed. I haven't seen anything to suggest that Jaja treated Mr K unfairly in this respect. For the reasons I've given I'm unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 25 February 2024.

Emma Davy
Ombudsman