

## **The complaint**

Mr A complains that Topaz Finance Limited has repeatedly provided the wrong amount for the arrears on his mortgage, increasing it by around £2,000. Mr A said he thought Topaz was trying to get him to pay more than he owed.

## **What happened**

Mr A said that when he called Topaz to make payments, it had repeatedly given him the wrong arrears amount. Mr A said he was concerned that Topaz had made mistakes on his mortgage, or that it might be trying to get him to pay more. He just wanted this sorted out.

Topaz said it had written to Mr A twice to say sorry for making mistakes. He'd called on 24 April, and initially been given an incorrect amount for his arrears, although later on the same call the agent Mr A spoke to was able to give him the correct arrears amount. Topaz wrote to him on 16 June and apologised for this.

Mr A then called again on 5 July, and the same thing happened. Mr A was initially given the wrong arrears amount, but the agent was able to correct this later on the same call. Topaz wrote again on 28 August, and that time it explained that its agents are told not to take the arrears figure from a particular screen, and what had happened on each occasion when he was wrongly advised, was that the agent was looking at the wrong part of Topaz' systems. Topaz said it was sorry about this, especially as it had happened before, and it offered £25 in compensation.

Mr A says Topaz is trying to overcharge him by about £2,000. He wanted Topaz to update its systems so it would stop making this mistake, and to pay him compensation. He said this had happened for several months.

Our investigator didn't think this complaint should be upheld. She said she understood it was frustrating to be given incorrect information on these two occasions, especially as Topaz was increasing the arrears, but she noted that Topaz had been able to give the correct figure on both calls, which would help reduce Mr A's worries about this. So she thought that Topaz' offer of £25 provided fair and reasonable compensation.

Mr A hasn't responded to our service's letters about this. The case was then passed to me for 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.

I've reached the same overall conclusion on this complaint as our investigator.

I understand that Mr A finds it distressing to be given the wrong information about his arrears, but I haven't seen anything to suggest to me that Topaz doesn't hold accurate

information about Mr A's mortgage. And I don't think that Topaz is trying to overcharge him for this mortgage.

I think Topaz has explained what's gone wrong here, and I note Topaz is correcting the information given on the same call. It seems likely that Mr A is aware of the arrears amounts on this mortgage, and is able to resolve this on the calls he has with Topaz.

I don't know if Mr A has received Topaz's letters about this – our service can forward those to him if he would like.

I appreciate that Mr A would just like the errors to stop, but our service isn't a regulator, and I cannot make Topaz replace or amend its current mortgage management systems. I can only look at the impact of this issue on Mr A himself. Topaz told us this has happened more than once, and I know Mr A told us there were other instances too. But in the instances I've seen, it looks as if the inconvenience to Mr A does seem to be resolved on the same call. So I think that the payment Topaz has offered, of £25, does provide a fair and reasonable outcome to this complaint.

It's not clear that Mr A has yet received that, so my decision will require Topaz to pay that now, if it hasn't done so already.

I know that Mr A will be disappointed by my decision, but I don't think Topaz has to do more than that.

### **My final decision**

My final decision is that Topaz Finance Limited must pay Mr A the sum of £25 in compensation which it has previously offered, if it hasn't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 30 April 2024.

Esther Absalom-Gough

**Ombudsman**