

The complaint

Mr T is unhappy with the service he's received from TIDE PLATFORM LTD ("Tide"), in particular he says it failed to cancel his upgrade and yet continued to charge him the monthly fee.

What happened

Mr T opened a Tide account on 13 December 2022 and upgraded it three days later. Mr T says he cancelled the upgrade early on in 2023 through its app but that Tide continued to charge him the monthly fee of £11.99.

Mr T complained to Tide. Tide didn't uphold Mr T's complaint. It says Mr T contacted it to cancel the upgraded account on 30 June 2023 and that this was the first time Mr T had reached out to it about this. It says on the same day Mr T's plan was downgraded by Mr T through its app to a standard plan. But as a gesture of goodwill Tide refunded one month's worth of fees.

Mr T was dissatisfied with this, he wants a refund of all fees since he says he cancelled the upgraded plan and brought his complaint to this service.

Our investigator looked into Mr T's concerns but thought that based on the evidence that it wasn't until 30 June Mr T contacted Tide about downgrading his account. They thought if he'd unsuccessfully downgraded his account in the seven months prior to that he would've been in touch with Tide sooner and so didn't think Tide had done anything wrong.

Mr T disagreed, he says Tide don't provide any evidence when you cancel an account with them and has asked for an ombudsman's 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.

It might help if I explain here my role is to look at the problems Mr T has experienced and see if Tide has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr T back in the position he would've been in if the mistakes hadn't happened. And I may award compensation that I think is fair and reasonable.

And where there is a dispute about what happened – as in this case, I've based my decision on what I consider most likely to have happened in the light of the available evidence.

Having considered all the evidence, I've decided not to uphold Mr T's complaint.

Mr T says he cancelled the upgrade sometime in early 2023 but can't say when. Tide's records show that it wasn't until 30 June when Mr T contacted it by phone about cancelling the plan and that this was successfully done on the same day when Tide's call handler talked Mr T through the steps of downgrading the plan through its app.

Given that Mr T isn't able to say exactly when he cancelled the upgraded plan and that the evidence shows that he managed to cancel the upgrade successfully while on the phone to Tide's call handler, I don't think the reason Mr T's upgrade wasn't cancelled sooner was through any fault of Tide's.

I appreciate that Mr T says he'd previously tried to cancel the plan upgrade through the app but isn't able to evidence this as no confirmation is received through Tide's process. But, as the fee for the plan was being debited from Mr T's account on a monthly basis for around 5 months and for something Mr T says he no longer wanted, I would've expected Mr T to get in touch with Tide sooner than he did.

So on this basis I don't think there is enough evidence to show me that Tide has done anything wrong or treated Mr T unfairly and it therefore follows that I do not uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr T's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 7 March 2024.

Caroline Davies
Ombudsman