

## **The complaint**

Mr O complains about the service received from Ohentpay UK Limited ("OUL"). Mr O initiated two transactions with OUL of which never arrived and despite contacting OUL on numerous occasions about this the transactions haven't been completed or refunded. As a result Mr O is in financial hardship. To resolve matters Mr O would like OUL to return the funds to him.

## **What happened**

On 5 January 2023 Mr O requested payments of EUR1,500 and EUR950 to be converted to another currency. The payments were sent from Mr O's bank card ending 4280 and debited his account on 6 January 2023.

Mr O contacted OUL on 5 January as the payments were pending for over an hour. OUL advised the payments were going through an internal check. Mr O provided OUL with the bank statement it had requested the following day which OUL acknowledged receipt of. Mr O again contacted OUL on 19 January as the payments had still not been processed. OUL contacted Mr O on 25 April advising it would reach out to him when a decision had been made about the payments. Mr O still hasn't received these and his account has since been closed.

OUL say the account is based overseas and that this isn't in our jurisdiction to investigate but have provided no evidence of this. Mr O has supplied a screenshot showing his account was verified with OUL and that its based in the UK.

One of our investigator's looked at all of this and decided as OUL failed to provide its side of the story or any material information relating to this complaint that Mr O's complaint should be upheld. To put things right they thought that OUL should return Mr O's payments of 1,500 and 950 euros plus 8% interest from 5 January 2023 to the date of settlement and pay Mr O £100 compensation for the poor service received.

Mr O accepted our investigators review but OUL failed to respond so the complaint was progressed 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 O has experienced and see if OUL has done anything wrong or treated him unfairly. If it has, I would seek – if possible - to put Mr O 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.

The background provides a summary of all the material information and evidence provided regarding Mr O's complaint and having considered everything I don't think there is anything much more of use that I can add that our investigators hasn't said already.

So as OUL has continued not to engage in this process or provide anything of use to this service to aide resolution of Mr O's complaint, I'm in agreement with our investigator that OUL has provided Mr O with poor service and that Mr O is out of pocket as a result.

So it follows that I uphold Mr O's complaint. I understand Mr O would like an uplift in the compensation our investigator recommended but our job isn't to penalise or punish OUL for its behaviour so to put things right OUL should refund the amounts Mr O paid it (1,500 and 950 euro) plus interest of 8% from 5 January 2023 to the date of settlement as this would put Mr O back in the position he'd be in if he hadn't employed OUL's services. And I think the £100 compensation as recommended by our investigator is fair for the poor service received.

### **My final decision**

For the reasons I've explained, I've decided to uphold Mr O's complaint and direct Ohentpay UK Limited to pay the fair compensation as outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 4 June 2024.

Caroline Davies  
**Ombudsman**