

The complaint

Mr M complains that Tandem Personal Loans Ltd (“Tandem”) didn’t reply to his query about whether they’d received payments, and that they were late sending a link to enable him to access his account online.

What happened

The details of this complaint are well known to both parties, so I won’t repeat them again here. Instead, I’ll focus on giving my reasons for my 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 know it will disappoint Mr M, but I agree with the investigator’s opinion.

I can understand that as he didn’t have online access, and was unable to call Tandem during working hours, Mr M would have been keen to ensure that payments he was making were being received. There’s no dispute that Tandem should have responded quicker to emails he sent requesting that information. Tandem apologised for that and they also apologised for not sending the link to give Mr M online access. While I can understand Mr M’s frustration, the payments were received, and he wasn’t financially inconvenienced by the delays. Tandem also put things right quickly, they responded to Mr M’s complaint the day after he raised it, and they provided a link so that Mr M could access his account online. In the circumstances, I think an apology was sufficient here and I’m not asking Tandem to take any further action.

My final decision

For the reasons I’ve given above, I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr M to accept or reject my decision before 25 June 2024.

Phillip McMahon
Ombudsman