

## **The complaint**

Mr G complains that Zopa Bank Limited (Zopa) were unsupportive and showed no empathy when he contacted them about his financial difficulties.

## **What happened**

In July 2023 Mr G's hire purchase agreement with Zopa was terminated by them when Mr G fell into arrears. Mr G says that when he called Zopa to try to make arrangements to continue with his agreement they were unsupportive and unsympathetic and that it left him so depressed that he needed medical treatment.

Zopa accepted that their service hadn't been good enough. They offered Mr G £50 in compensation and when Mr G referred his complaint to this service our investigator thought that was sufficient.

Mr G didn't agree. He said the calls he had with Zopa should be listened to, that they ignored his communication and understood he'd had suicidal thoughts. He thought the compensation offered wasn't sufficient and he asked for a final decision by an ombudsman.

## **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 was sorry to hear about Mr G's situation but having considered the evidence I don't think Zopa's offer is unreasonable. They have accepted that the service they offered was poor and they've offered £50 in compensation. I don't think it's necessary for me to listen to the calls to corroborate their findings.

I've considered the impact that the lack of communication and poor service would have had on Mr G. He's provided a medical note that explains he was experiencing low mood at the time, and he's explained to this service how he felt ignored, and how that left him feeling anxious and to him having sleepless nights. I don't doubt that the poor service he received contributed to that, but I think it's likely his financial position, that I don't think it would be fair to suggest Zopa had contributed to, would also have had a significant impact.

Taking everything into account I think £50 compensation was a fair amount and I'm not asking Zopa 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 G to accept or reject my decision before 13 November 2024.

Phillip McMahon

**Ombudsman**