

## **The complaint**

Miss B complains that Frasers Group Financial Services Limited, trading as Studio, failed to apply promotional codes to her orders.

## **What happened**

Miss B says that items she bought, and that show on statements 61 and 62, should have an “interest saver” promotion and that she should have received a first order saving (promo code 037).

She complained to Studio but their response didn’t address her concerns, so she referred her complaint to this Service. Our investigator was persuaded it was likely Miss B was led to believe she would benefit from an interest free period of 9 months and that Studio should, therefore, refund interest charged on statements 61 and 62 and pay Miss B £150 in compensation.

Studio didn’t agree with the investigator’s opinion, and they asked for a 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’m persuaded to support Miss B’s complaint. I’ll explain why.

Where the information I’ve got is incomplete, unclear, or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I’ve read and considered the whole file, but I’ll concentrate my comments on what I think is relevant. If I don’t comment on any specific point it’s not because I’ve failed to take it on board and think about it but because I don’t think I need to comment on it in order to reach what I think is the right outcome.

I think it’s likely Miss B was given the option to benefit from 9-month interest free purchases in August and September 2023 (statements 61 and 62) as:

- Website archive shows the “interest saver” promotion was being offered then.
- Information from Studio shows she had benefitted from that saver in the past so I think Miss B would have known how to activate the promotion.
- Web chats from that period show she was adamant she had selected the option and her persistence over many chats suggests to me that she had been presented with, and had activated, the promotion.
- Miss B’s testimony has been consistent throughout.

Studio should, therefore, refund interest paid on those statements.

I'm not persuaded Miss B could have benefitted from a first time buyer promotion (037) as she wasn't a first time buyer.

I think Studio should compensate Miss B for the distress and inconvenience they've caused her. Chat history shows that Miss B tried to resolve this issue over many weeks and that on occasion she was chatting with agents several times a day. I can't see that she received any meaningful guidance during those calls. She was regularly passed from one department to another; sometimes given IT advice when it was irrelevant; told promotional codes weren't available when they were during the period in question, and I can't see that the business made any attempts to assist Miss B with the learning disability and mental health issues she frequently mentioned to them, or to deal with the complaint she asked them to raise about the application of promotional codes. In the circumstances, I think they should pay her £150 compensation.

### **My final decision**

For the reasons I've given above, I uphold this complaint and tell Frasers Group Financial Services Limited to:

- Refund interest charged on statements 61 and 62 as if the promotional "interest saver" applied.
- Pay Miss B £150 to compensate her for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 5 September 2024.

Phillip McMahon  
**Ombudsman**