

The complaint

Mr D is unhappy the service he received from ONMO Limited surrounding his wanting to close his account with them.

What happened

On 5 December 2023, Mr D wanted to close his ONMO account. He went online to close his account but found that, if he wanted to do so, he was required to contact ONMO by telephone. Mr D called ONMO that same day but received a message saying that there were difficulties in answering his call and asking him to call back another time. Mr D called ONMO several more times over the next few days, but always received the same message.

Frustrated at not being able to close his account, Mr D emailed ONMO on 8 December 2023. Mr D didn't receive a response to his email until 15 December 2023, and that email simply said that his query had been received and that he should receive an update by 5 January 2024. Mr D then received a further email from ONMO on 8 January 2024, which didn't resolve Mr D's query but said he should receive a further update on 2 February 2024.

Increasingly frustrated, Mr D continued to try to call ONMO and finally managed to speak with an ONMO agent and close his account on 25 January 2024 – 51 days after he first tried to do so. Mr D wasn't happy with the difficulty he'd encountered when trying to close his ONMO account, so he raised a complaint.

ONMO responded to Mr D but didn't feel that they'd acted unfairly regarding the service they'd provided to Mr D when closing his account. Mr D wasn't satisfied with ONMO's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They didn't feel that ONMO had provided a reasonable standard of service to Mr D and that Mr D had incurred frustration and inconvenience as a result. Because of this, our investigator said that this complaint should be upheld and that ONMO should pay £100 compensation to Mr D. ONMO didn't respond to the view of this complaint put forward by our investigator, so the matter was escalated to an ombudsman for a final 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 issued a provisional decision on this complaint on 25 July 2024 as follows:

ONMO haven't provided any information to this service in defence of this complaint and so I've had to base my decision solely on the testimony and information provided by Mr D.

Ultimately, I find Mr D's testimony about what happened here, and the frustration and

inconvenience he experienced as a result, to be persuasive. And I feel that this complaint should be upheld in Mr D's favour and ONMO instructed to pay compensation to him because of what happened.

However, I feel that the £100 compensation amount as recommended by our investigator doesn't quite go far enough to fairly compensate Mr D for what took place. As such, I'll be provisionally upholding this complaint and increasing the compensation amount payable to Mr D to £150, which I feel more fairly compensates Mr D for the trouble and upset he incurred.

Neither Mr D nor ONMO raised any objection to my provisional decision. As such, I see no reasons not to issue a final decision here wherein I uphold this complaint in Mr D's favour on the basis explained above. And I therefore confirm that my final decision is that I do uphold this complaint on that basis accordingly.

Putting things right

ONMO must make a payment of £150 to Mr D.

My final decision

My final decision is that I uphold this complaint against ONMO Limited on the basis explained above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 September 2024.

Paul Cooper
Ombudsman