

The complaint

Mr W has complained that Mitsubishi HC Capital UK PLC, trading as Novuna Personal Finance ('Novuna'), has failed to make reasonable adjustments to meet his communication needs. He's also concerned it hasn't taken responsibility for calls it's made.

[An audio and written version of this document have been provided]

What happened

Mr W took out a loan with Novuna in 2015. However, over this time, he's had cause to complain that it hasn't responded to his communication needs. Most recently, there have been further incidents. These were:

- a number of calls on a Sunday, which he feels may have been pranks;
- on 22 January 2024, he requested a call back, which he didn't receive; and
- a letter dated 31 January 2024, which didn't meet his communication needs.

Novuna accepted there had been errors, and apologised, but Mr W was unhappy about this and feels more should be done.

One of our investigators looked into what had happened. But, he thought Novuna's apology was enough to put things right.

As regards the calls on the Sunday, Novuna initially didn't think it had made them. However, it later explained that sometimes staff do work on a Sunday, and was able to confirm that the calls had in fact been made, from a different division. Our investigator was satisfied that there were many factors which would explain why the calls didn't work, such as network errors, IT issues and bad lines.

As regards Mr W's request for a call back, our investigator thought this had been actioned within a reasonable period of time. And he couldn't see evidence that a call back had been requested by Mr W before 22 January 2024.

Our investigator was also provided with eight calls, which he listened to. And he was satisfied the call handlers had behaved professionally, and hadn't intended to be dismissive of Mr W.

Accordingly, our investigator thought that an apology was sufficient in these circumstances.

As regards the letter of 31 January, our investigator agreed that it didn't meet Mr W's communication needs. However, he could see that Mr W had been made aware previously that although he'd receive automatically-generated letters, he'd also be send audio formats. And he thought this had likely happened, given that Mr W had verbal contact with Novuna a week later. He could also see a CD was sent with the final response letter.

Mr W asked that his complaint be passed to an ombudsman. He feels that Novuna is hiding a call/calls from 28 January 2024, and it should be able to access them. He feels they were akin to prank calls, and this had a negative impact on him.

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.

Having done so, I agree with our investigator, and for the reasons he gave. It's unfortunate that the calls made on the Sunday failed but, as explained, there are many reasons why this could have been. And I'm satisfied that there was nothing untoward happening. It seems that the customer experience team was attempting to contact Mr W, but without success. I'm sorry he feels they were pranks, but I've seen nothing to suggest anything untoward or malicious.

Like our investigator, I am also satisfied that Mr W received a call back within a reasonable timeframe. He was also sent audio versions of correspondence.

For these reasons, I'm satisfied that Novuna's apology was fair in the circumstances.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 31 May 2025.

Elspeth Wood
Ombudsman