

## **The complaint**

Mr B complains about the payments that he's been asked to pay on his credit card by ONMO Limited.

## **What happened**

Mr B entered into a credit agreement with ONMO that he electronically signed in December 2023 for it to provide him with a credit card account. He made a payment of £10 to his account in February 2024 but says that he was then asked to pay nearly £50. He complained to ONMO in March 2024 and said that he couldn't afford to make the payment which seemed to have been plucked out of the air and it was unfair lending.

ONMO responded to that complaint in April 2024 but didn't uphold it. It provided Mr B with information about the minimum monthly payment but said that it had seen no issues with the amounts charged on his account. It also said that Mr B had failed to make the March and April 2024 repayments so £94.55 was due on his account and he should get in touch if he needed further support in making repayments or had any other concerns.

Mr B wasn't satisfied with its response so complained to this service. He says he just wants them to speak with him and respond to his e-mails but he's tried phoning them and no-one was available and when it phoned him he was too anxious to answer. Mr B's complaint was looked at by one of this service's investigators who, having considered everything, didn't think that it should be upheld. He said that ONMO clearly communicated how it calculates the minimum payment due each month and acted in line with the agreement terms.

Mr B didn't agree with the investigator's recommendation and asked for his complaint to be considered by an ombudsman. He says that the investigator has made no reference to ONMO not engaging in resolving the situation, it hasn't responded to his e-mails and makes no effort to help or support but adds interest and charges which makes the debt more unpayable.

## **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.

The balance on Mr B's credit card account at the end of January 2024 was £291.27 and I understand that a minimum payment of £10 was due on 21 February 2024. Mr B paid that amount but the balance on his account at the end of February 2024 was £613.19 and the minimum amount due from him was £48.44. I've seen no evidence to show that the minimum payment has been calculated incorrectly and I'm satisfied that it was calculated in accordance with the terms and conditions of his account.

Mr B didn't make the payment of £48.44 and didn't make the minimum payment that was due in April 2024 so ONMO says that £94.55 was due on his account. It said in its final response letter to Mr B that he should get in touch if he needed further support in making repayments or had any other concerns.

Mr B had sent an e-mail to ONMO and said that he'd filled in an online request but wasn't doing an income form and he said that it was near on impossible to get in contact with it. ONMO replied to that e-mail and apologised for the delay in its response times and said that it had tried to call Mr B to discuss his request. It provided him with contact details for its customer care team. ONMO says that it received no response to its e-mail, Mr B didn't contact it and hadn't made the payments that were due in March and April 2024. Last month ONMO said that the total outstanding balance on Mr B's account was £719.26 and the arrears amount was £262.79.

It's clear that Mr B feels strongly that ONMO hasn't dealt with him correctly but, from the evidence that I've seen, ONMO has responded to Mr B's communications. I'm not persuaded that there's enough evidence to show that it hasn't responded to him or that it's acted incorrectly in its dealings with him about his credit card account. I appreciate that this will be disappointing for Mr B, but I find that it wouldn't be fair or reasonable in these circumstances for me to require ONMO to take any action in response to Mr B's complaint.

I suggest that Mr B contacts ONMO and explains to it his financial situation. It's required to respond to any financial difficulties that he's experiencing positively and sympathetically.

### **My final decision**

My decision is that I don't uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 December 2024.

Jarrold Hastings  
**Ombudsman**