

## **The complaint**

Mr B has complained that Everyday Lending Limited, trading as Everyday Loans, unfairly declined his loan application.

## **What happened**

In July 2024, Mr B applied to Everyday Loans for a loan of £7,000. He received an email response, to say it had been conditionally approved. Accordingly, he sent an email to finalise the loan, attaching the documents it required. He's also explained that Everyday Loans called him about the finalisation, but he cannot take calls because of a disability, which is why he emailed it.

The loan was later declined, and Mr B thinks this is because he'd complained about disability discrimination. As he was unhappy with Everyday Loans' response to his concerns, he brought his complaint to our service.

One of our investigators looked into things, but thought Everyday Loans had acted reasonably. This was because it explained it had declined the application, following its checks, because it didn't consider the loan to be affordable. He didn't feel that it was because of disability discrimination. He was also satisfied that when an agent had called him, it had been a genuine oversight.

Our investigator also looked at Mr B's concerns that the wording used in Everyday Loans' response to his complaint was insulting. He didn't agree it was. He felt that it was just giving clear reasons as to why the loan application had been declined.

Mr B disagreed. He feels the investigator was biased. He's explained that he's creditworthy and can afford any loan repayments. He said that over the past months his spending has been a little out-of-hand, but this was because of home improvements, which would have been completed with the loan from Everyday Loans.

The complaint's now been passed to me.

## **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.

First, I must explain that our service is impartial. And I have also looked at everything provided with a fresh set of eyes. But having done so, I'm not upholding his complaint. I know this will be very upsetting for Mr B, but I'll explain why. And I hope that it gives him some comfort that an independent person has looked at his complaint.

It's very often the case, with many lenders, that loans are approved on a conditional basis, as was the case here. What this means is that a loan will be approved, but subject to further checks. All regulated lenders are required to ensure that loans are affordable, by carrying out proportionate checks. In this case, Everyday Loans has explained that following the

further checks, it considered the loan to be unaffordable. I'm satisfied this was the reasoning behind its decision, and it wasn't connected to Mr B's disability, or to the complaint he made. And in giving its reasoning, I don't consider it intended in any way to insult Mr B.

I know that the loan meant a lot to Mr B, because he's been having work done on his home. I'm very sorry to hear of the difficulties he's facing. But I don't think it was unfair of Everyday Loans not to grant a loan that its checks showed would likely be unaffordable.

### **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 B to accept or reject my decision before 10 December 2024.

Elspeth Wood  
**Ombudsman**