

## **The complaint**

Mr M complains about the way Tandem Personal Loans Ltd dealt with his request for a loan settlement figure.

## **What happened**

Mr M has a loan with Tandem. On 2 July 2024 Mr M requested a settlement figure for his loan by email. Mr M's explained he didn't receive an automated response or acknowledgement from Tandem.

On 11 July 2024 Mr M contacted Tandem's complaint department by email and raised concerns over the delay in receiving his settlement figure. On the same day, Tandem's loan team sent Mr M a settlement figure for his loan.

Mr M went on to raise a complaint with Tandem and said he hadn't received a response to his settlement figure request in good time. Mr M also pointed out the settlement figure wasn't backdated to 2 July 2024, the date it was sent to Tandem. Mr M has told us he has concerns about the lack of automated email he was told should've been sent to him and the timescale Tandem uses when generating settlement figures. Mr M's also told us that when the settlement figures were provided they didn't look right. Mr M says that when settlement figures were sent to him by email on 11 July they weren't password protected.

Tandem issued a final response on 17 July 2024 but didn't uphold Mr M's complaint. Tandem said Mr M's email of 2 July 2024 had been responded to in a suitable timescale. Tandem didn't uphold Mr M's case and he referred his complaint to this service. On 22 July 2024 Tandem emailed Mr M password protected settlement figures, backdated to 2 July 2024.

An investigator considered Mr M's complaint. They weren't persuaded that Tandem had unreasonably delayed Mr M's settlement request and thought its agreement to backdate the settlement figure to 2 July 2024 was fair. The investigator didn't agree the settlement figures Mr M was sent were unreasonably confusing and thought he could've queried them with Tandem if he wasn't clear. The investigator said it was up to Tandem to decide how to communicate the settlement figure and that they couldn't see Mr M's data had been breached by sending settlement figures that weren't password protected. The investigator wasn't persuaded to uphold Mr M's complaint. Mr M explained he disagreed with the investigator's view of his complaint, so his case has been passed to me to make a 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.

Tandem's made the point that Mr M's settlement request was received by email at 22:30 on 2 July 2024 so wasn't looked at until the start of the next business day on 3 July 2024. Tandem says it provided the settlement figure to Mr M on 11 July 2024, six working days later which is inside its standard timeframe of seven working days. Mr M's told us that he

feels the timing of the settlement figure on 11 July 2024 was connected to his complaint to Tandem. But Tandem's confirmed that isn't the case and that there was no communication between its departments. Whilst I understand why Mr M may have taken the view his complaint email prompted a response from Tandem, there's no evidence to support that claim and I'm satisfied it's confirmed the events weren't connected.

Mr M has queried the absence of an automated email acknowledgement from Tandem. But I can see that Tandem's final response explains that the email address Mr M used to request the settlement figure was replaced. As a result, emails from the address Mr M used were automatically forwarded to the new email address. But the new email address doesn't provide an automatic response which is why no email was sent to Mr M. I understand Mr M may have been expecting an acknowledgement but I'm satisfied Tandem has explained why once wasn't sent. I haven't been persuaded Mr M was caused an unreasonable level of inconvenience when no acknowledgement email was sent by Tandem or that it treated him unfairly.

As noted above, Tandem's confirmed its standard timescale for providing settlement figures is seven working days and I'm satisfied Mr M's settlement figure was provided within that period. I haven't found anything that shows Mr M's settlement figure request was delayed or that Tandem failed to respond in line with its normal service standards.

When Mr M responded to Tandem after receiving the settlement figure on 11 July 2024, he pointed out it wasn't backdated to 2 July 2024, the date his original request was sent. Tandem sent a follow up settlement figure to Mr M on 22 July 2024, backdated to 2 July 2024. I'm satisfied Tandem listened to Mr M's concern and agreed to amend the settlement figure provided.

Mr M's explained he has some concerns over the validity of the settlement figures provided but hasn't provided. Mr M hasn't provided specific figures to show where he feels the error was made. Tandem has made the point that Mr M didn't go on to settle the loan before the settlement figures it provided expired. If Mr M has further concerns about future settlement figures provided he can ask Tandem to explain how they have been reached.

Mr M's told us that he received various settlement figure responses from Tandem which caused some confusion. Mr M's also advised that whilst the emailed settlement figures he received on 11 July 2024 weren't password protected, the 22 July 2024 settlement figures were. I agree that data security is important and can appreciate why Mr M has raised this point. But Mr M hasn't told us that his information was compromised as a result of the emails he received from Tandem that weren't password protected. As a service, we can't fine or punish a business for making a mistake. And I haven't seen any evidence Mr M suffered a financial loss as a result of receiving settlement figures that weren't password protected. So whilst I understand why Mr M has raised this point, I haven't been persuaded to uphold his complaint or direct Tandem to pay compensation for the way the settlement figures were sent by email.

Taking all the available information into account, I'm satisfied Tandem responded to Mr M's settlement figure request without unreasonable delays and dealt with his follow up contact and complaint fairly. For the reasons I've given above, I haven't been persuaded to uphold Mr M's complaint.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or

reject my decision before 7 January 2025.

Marco Manente  
**Ombudsman**