

## **The complaint**

Mr K complains about the service he received from Everyday Lending Limited when he called to request a top up on his loan.

## **What happened**

Mr K took out a loan for £2000,00 with Everyday Lending in November 2022. The loan was taken out over a term of 18 months and the monthly repayments were £181.39 with a total sum repayable of £3265.02.

On 14 August 2024 Mr K called Everyday Lending to request a top up loan. He says he was passed from one department to another and had to speak to several different advisors before finally speaking to someone who told him he couldn't get a top up.

Mr K complained to Everyday Lending. He was unhappy that he'd been passed around by different departments and was unhappy that they were unable to help with a top up loan.

Everyday Lending issued a final response on 13 September 2024. It said it was partially upholding the complaint because it agreed that the transfer to the different departments could've been better than that which was experienced by Mr K when he called on 14 August 2024. Everyday Lending apologised and offered £100 compensation for any distress and inconvenience caused. In relation to Mr K's request for a top up loan, Everyday Lending said it could see that Mr K's local branch had been in touch with him and had confirmed that his request had been declined due to information at the credit bureau.

Mr K remained unhappy and brought his complaint to this service. He said he was caused stress and anxiety when he was passed from department to department and said that Everyday Lending was already aware that he suffered with mental health issues.

Our investigator upheld the complaint. He said he didn't think Everyday Lending had done enough to put things right and said that further compensation of £50 should be paid.

Everyday Lending didn't agree. It said it thought the compensation of £100 already offered was sufficient because Mr K had been provided with an answer to his request within 49 minutes.

Because Everyday Lending didn't agree I've been asked to review the complaint.

## **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've reviewed the system notes provided by Everyday Lending and I can see that Mr K called at around 10.00am on 14 August 2024. He was passed around 7 different departments/agents for around 49 minutes before his query was finally answered.

There's no suggestion that Mr K wasn't being clear in what he was requesting or that he was

responsible in some way for any confusion about which department he needed to speak to. Everyday Lending hasn't offered an explanation as to why Mr K was passed around seven different agents. It has, however, acknowledged in its final response that the transfer to the relevant departments could've been more seamless.

Mr K has told this service that he was already anxious when he made the call because he was experiencing financial difficulties. He's said that being passed from one agent to another caused him further stress and anxiety. He's also told that he suffers from mental health issues and anxiety and says this is noted on his account at Everyday Lending.

The investigator referenced the note on Mr K's account in his view and this hasn't been disputed or challenged by Everyday Lending. So for the purposes of this decision, I'm assuming that each agent that Mr K spoke to during the 49 minute call would've been aware that Mr K had particular circumstances that they needed to be aware of.

With that being the case, and considering the length of the call, the number of times Mr K was passed around to different agents and the impact that this had on him, I'm not persuaded that £100 goes far enough to compensate Mr K for the distress and inconvenience caused. I'm in agreement with the investigator that the further sum of £50 should be paid, bringing the total compensation to £150.

### **Putting things right**

To put things right, Everyday Lending Limited must pay total compensation of £150 to Mr K.

### **My final decision**

My final decision is that I uphold the complaint. Everyday Lending Limited must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 5 February 2025.

Emma Davy  
**Ombudsman**