

The complaint

Mrs S complains that MP Payments UK Limited trading as Zing delayed paying her a referral incentive.

What happened

Mrs S explains that she used a referral link to open an account with Zing. And expected to receive an incentive payment of £20. But she was told she wasn't eligible and had to raise a complaint and wait a long time before she received this.

Zing said it hadn't made a mistake. There were a set of terms and conditions about the incentive payment. And a link needed to be shared from a friend. Mrs S had used a link shared on social media that wasn't valid. Zing said it wasn't able to find a referral linked to the phone number used to sign up to Zing. But it said it had reconsidered its response to the complaint taking into account that Mrs S intended to go through all the required steps. It offered her a gesture of goodwill payment of £20 which she accepted and withdrew.

Our investigator didn't recommend that the complaint be upheld. She said that Zing had made a payment equivalent to the incentive she'd expected. And this followed a further investigation of her complaint.

Mrs S said she didn't agree with everything that had been said and that her whole case hadn't been looked at. She wanted an ombudsman to review this.

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 need to decide whether Zing made a mistake in not accepting the referral link Mrs S used as valid. It asked Mrs S on 19 July 2024 to give the number of the friend who'd referred her, but she said all she had was the social media link. So, it was unable to find she'd been correctly referred and had used a valid link. While I fully appreciate Mrs S' position is that she used a valid referral I'm not persuaded on the evidence that this was the case.

Zing has accepted that Mrs S intended to follow the requirements for the incentive payment. And as a result, paid her £20 as a gesture of goodwill. That's her compensation for what happened and also recognises she made a complaint about this. And I think that's fair. As it didn't make a mistake or in my view act unreasonably I don't consider I have a basis to ask it to do anything further.

I know Mrs S will be very disappointed with my assessment, given the time she's explained she spent on this matter.

My final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 13 March 2025.

Michael Crewe
Ombudsman