

The complaint

Mr M complains about the customer service he received when he contacted Blues and Twos Credit Union Limited ("BTCU") to discuss his account.

What happened

Mr M holds a loan account with BTCU. The loan was granted on 4 March 2019 for a term of 5 years. In July 2023 BTCU agreed reduced payments of £70 per month.

On 15 August 2024 Mr M telephoned BTCU to discuss his account. Having passed security, he was transferred to an agent. Mr M subsequently raised a complaint about the call. He raised the following issues:

- He felt that he hadn't been listened to
- He felt that he wasn't understood
- He felt that he wasn't allowed to speak at times
- He was talked over when speaking
- He felt that the agent sounded abrupt and rude
- He felt like he was being goaded into answering questions
- He was asked repeatedly when he would make a double payment
- He felt like he was being backed into a corner
- He felt that the agent had a problem with his ethnicity
- He felt dictated to

BTCU issued a final response dated 10 September 2024. It said it had investigated the matter and spoken to the member of staff concerned and that it wasn't upholding the complaint.

Mr M remained unhappy and brought his complaint to this service. He wants compensation for the impact that the call had on his mental health and wellbeing.

Our investigator didn't uphold the complaint. She said that based on the available evidence, and given that the call recording wasn't available, she wasn't able to say with certainty that the agent had spoken to Mr M inappropriately and therefore wasn't able to uphold the complaint.

Mr M didn't agree so 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 know it will disappoint Mr M, but I agree with the investigators opinion. I'll explain why.

The call recording isn't available for me to listen to, so I've reached my decision based on the available evidence. I've taken into account everything that Mr M has said, and I've read the written testimony of the agent who spoke to Mr M on the call.

Firstly, I'd like to acknowledge that both parties clearly found the call distressing. For Mr M's part, I understand that discussing financial matters can be challenging. I'm sorry to hear that he was upset by the call.

I've reviewed what both parties have said about the call. There's no dispute that Mr M called to discuss the account and the fact that he had missed a repayment and wanted to make a payment at the end of the month. The agent has stated that she asked Mr M whether he could make a double payment so that his loan wasn't in arrears. I appreciate that Mr M found this question distressing but I don't think this was the agents intention, as she was simply exploring whether there was a way to avoid the account falling further into arrears, which could've impacted on Mr M's credit file. On balance I don't think it was unreasonable for the agent to suggest the double payment option to Mr M.

Mr M has complained that he wasn't listened to and that he wasn't allowed to speak. He's also described the agent as abrupt. Both parties have said that the other party interrupted.

I'm not in a position to differ with Mr M if he interpreted the agents manner as abrupt and rude. The way in which a conversation is perceived is clearly a subjective matter. For the agents part, she has stated that the office was busier than usual that day and that she may have needed to speak more loudly as a result.

I'm sorry to hear that Mr M felt that the agent discriminated against him. The agent has denied this and has made the point that she wasn't aware of Mr M's ethnicity and wasn't able to determine his ethnicity as she had never met him. This service can't say whether a business has broken any equality or discrimination laws – only the court or tribunal can do that.

I appreciate that Mr M felt that the agent didn't want to listen to him or provide a solution for his account. I'm sorry to hear that Mr M felt this way about the call. It isn't always possible for customer service agents to offer the solution that the customer wants but based on what I've seen from the history of Mr M's account, he has been offered appropriate support to make reduced payments on previous occasions.

Based on the information I have, and because the call recording isn't available, I'm unable to conclude that Mr M was treated unfairly or unreasonably by the agent specifically, or by BTCU generally. I'm therefore unable to uphold the complaint.

My final decision

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 23 April 2025.

Emma Davy
Ombudsman