

The complaint

Mr A complains that iGO4 Limited mishandled the sale of a motor insurance policy.

What happened

The subject matter of the insurance was a coupe car, first registered in 2008.

Mr A acquired the car in about January 2023.

On about 17 January 2024, Mr A went online onto a price comparison (or “aggregator”) website. He bought a policy through iGO4 (an insurance intermediary or broker) for the year from 18 January 2024.

The cost for the year was going to be about £925.00. Mr A paid about £140.00 and agreed to pay instalments by direct debit.

By about 28 October 2024, Mr A had contacted iGO4 to cancel the policy. Mr A complained to iGO4 that it hadn’t clearly made him aware that he’d been entering into a separate credit agreement with a credit provider.

By a final response dated 29 late October 2024, iGO4 responded to the complaint.

Mr A brought the complaint to us without delay. He asked for appropriate financial compensation.

Our investigator didn’t recommend that the complaint should be upheld. She didn’t think that iGO4 had done anything wrong.

Mr A disagreed with the investigator’s opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- His individual experience was not in line with iGO4’s generic online sales journey

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 acknowledge that, after some setbacks, Mr A was trying to rebuild his credit score. He has also suffered ill-health.

The Financial Conduct Authority’s dispute resolution rules are binding on the Financial Ombudsman Service. We deal with a consumer’s complaint against one regulated financial firm at a time. We name that firm but we don’t name the consumer of any business other than that one regulated financial firm.

I'm dealing with Mr A's complaint against iGO4. That is a complaint that, at the appropriate time before he paid the £140.00, iGO4 didn't clearly inform Mr A about the agreement with the credit provider, so that he could make an informed decision.

Mr A has said that the first contact from the credit provider was to threaten a default on his credit file. However, I'm not dealing with a complaint against the credit provider.

Our investigator asked Mr A for his evidence of his online journey, but Mr A didn't provide any details. So I place more weight on the evidence from iGO4.

Mr A started on the comparison website. I accept that it didn't give him any relevant information about iGO4's option for paying by instalments.

iGO4 has provided evidence including screenshots of the online journey from the point of transfer from the comparison website or "go to provider". I accept that every consumer followed the same journey which did not change between Mr A's experience in January 2024 and iGO4's screenshots in February 2025.

I find that iGO4 gave Mr A clear information including a comparison of the costs of paying annually and of paying monthly (including interest) and clear information about the difference in those costs.

I'm satisfied that Mr A clicked to confirm the following statement:

"I have read and agree to the Privacy Notice that explains how you protect and use my data"

I'm satisfied that, to set up the Direct Debt, Mr A ought reasonably to have seen the following statement:

"Your instalments will be collected by our credit provider [trading name of credit provider]."

The Credit Agreement Information started with the following words:

"Adequate Explanation: Important please read"

The Credit Agreement Information included the trading name of the credit provider.

The Direct Debit Guarantee also included the trading name of the credit provider.

I'm satisfied that Mr A clicked to confirm the following statements:

"I have read and understand the Credit Agreement Information"

and

"I have read and understand the Direct Debit Guarantee"

I'm satisfied that it was later that Mr A paid the £140.00.

So I don't find that iGO4 treated Mr A unfairly by the information it gave him or by the way it dealt with his personal data. I don't find it fair and reasonable to uphold this complaint or to direct iGO4 to pay Mr A compensation.

My final decision

For the reasons I've explained, my final decision is that I don't uphold this complaint. I don't direct iGO4 Limited to do any more in response to this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 3 July 2025.

Christopher Gilbert

Ombudsman