

The complaint

Admiral Financial Services Limited provided Miss M with a £3,000 loan in 2023, and it had a 24-month term. The total amount repayable was £4,225.20 with monthly repayments of £176.05. Miss M says the loan was provided irresponsibly.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my 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.

We've set out our general approach to complaints about unaffordable or irresponsible lending on our website and I've taken this into account in deciding Miss M's case.

I've decided the credit was provided fairly because:

- I think the checks Admiral did before providing the credit were reasonable and proportionate given the loan amount applied for and what they knew about Miss M's financial situation.
- Based on the information Admiral gathered and what they knew about Miss M's circumstances, there was nothing to suggest Miss M was likely to be unable to sustainably repay what she was being lent.
- I've noted what Miss M has said about the amount of money she spent on gambling transactions around the time she applied for the loan. But for the reasons above, this isn't something Admiral reasonably would have been aware of.
- I don't think Admiral acted unfairly in any other way.

This means I don't think Admiral did anything wrong when it provided the loan to Miss M.

I've also considered whether the relationship might have been unfair under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Admiral lent irresponsibly to Miss M or otherwise treated her unfairly. I haven't seen anything to suggest that s.140A or anything else would, given the facts of this complaint, lead to a different outcome here.

I know this isn't the outcome Miss M hoped for. But for the reasons above, I'm not asking Admiral to do anything to put things right.

My final decision

My final decision is that I don't uphold Miss M's complaint about Admiral Financial Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 21 October 2025.

Sarrah Turay
Ombudsman