

## **The complaint**

Mr M complains that he was unable to use his Frasers Plus card supplied by Frasers Group Financial Services Limited trading as Frasers Plus.

## **What happened**

Mr M holds a credit facility with Frasers Plus.

In March 2025 Mr M complained to Frasers Plus. He said he'd been unable to complete an online purchase at House of Fraser and Flannels using his Fraser Plus account. He also said he'd been unable to use his debit card to place an order.

Fraser Plus didn't uphold the complaint. It said that the account hadn't been blocked and remained active for use with a credit facility of £2500.

Mr M remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. He said that Frasers Plus had shown that there were no blocks on Mr M's account and that the issue was with the retailer. S

Mr M didn't agree. He said he didn't think it was fair that the retailer had blocked him simply because he'd taken legal action against them.

Because Mr M 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 know it will disappoint Mr M but I agree with the investigators opinion. I'll explain why.

I've reviewed all the information provided by both parties. Mr M has said that he's been blocked from using his Fraser Plus card and that he's unable to make purchase from House of Fraser or Flannels.

Fraser Plus has provided evidence to show that Mr M's Fraser Plus card hasn't been blocked and that the account is active. Fraser Plus said it looked into why Mr M wasn't able to complete his purchase and found that Fraser Group – an umbrella company for several retailers including House of Fraser and Flannels – had taken a decision to suspend Mr M's account from placing online orders with retailers within the group.

Fraser Plus is a separate company from Fraser Group (the retail company). It doesn't have any control over decisions taken by Fraser Group.

I appreciate that it must be frustrating for Mr M not to be able to purchase items online from the retailers he's mentioned. However, based on what I've seen, I can't hold Fraser Plus responsible for what's happened here, because Fraser Plus have shown that the credit

account is active and that it hasn't been restricted in any way.

### **My final decision**

My final decision is that I'm unable to 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 14 August 2025.

Emma Davy  
**Ombudsman**