DRN-5659406

Financial Ombudsman Service

The complaint

Mr S complains about an error made by Inclusive Finance Limited trading as Creditspring (‘Creditspring’) which he says has caused him worry and stress.

What happened

On 17 October 2024, Mr S received an email notification (the ‘notification’) from Creditspring. The notification said Creditspring had received a letter from a named government agency who deals with insolvencies, who had informed Creditspring that a ‘breathing space had come to an end’. The notification also said there was no amount due and no outstanding balance.

Mr S contacted Creditspring who said the notification had been sent in error. Further correspondence ensued. As Mr S remained unhappy with Creditspring’s responses, he referred the matter to us. But our investigator concluded that Creditspring’s apology and explanation of why the notification was sent in error, was sufficient to put things right. Mr S disagreed saying compensation for the distress and inconvenience caused should be payable in this case. As no agreement could be reached the matter has been passed to me for a 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.

Although a number of issues have been raised, this decision only addresses those issues I consider to be materially relevant to this complaint. This isn’t meant as a discourtesy to either party – it simply reflects the informal nature of our Service. However, I’ve given careful consideration to all of the submissions made before arriving at my decision.

I appreciate Mr S’s concerns about the notification he received from Creditspring but I agree with our investigator’s conclusion in that I consider its apology and explanation of why the error occurred, was enough to put things right here. Ultimately, Creditspring was able to offer Mr S reassurance that he only received the notification due to an error and that he didn’t owe – and hadn’t owed – it any money. So, whilst I appreciate Mr S had initial concerns about the contents of this notification, which was understandable, given this was a one-off mistake, with no financial impact, and was quickly rectified with an explanation and an apology from Creditspring, I’m not going to ask it to do anything further.

For all these reasons, I’m not upholding this complaint. I appreciate this will be a disappointing outcome for Mr S.

My final decision

My final decision is that I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr S to accept or reject my decision before 25 September 2025.

Yolande Mcleod
Ombudsman