

The complaint

Mrs P complains that payment she made to Creation Consumer Finance Ltd in error haven't been returned to her.

What happened

In November 2024 and December 2024 Mrs P made 9 payments to MK One Mastercard (administered by Creation) in error, believing that she was making payments to her Marks and Spencer's card. Mrs P says that the 9 payments totalled £1560.23.

When Mrs P realised the error, she contacted her bank. They advised Mrs P that they would contact Creation and try to get the money back.

Mrs P's bank subsequently write to her and said it had tried to contact Creation, but it hadn't recovered the money.

Mrs P contacted Creation. Creation carried out an investigation and found payments totalling £593.05 which it said it would return.

Mrs P complained to Creation. She said she didn't understand why some, but not all of the payments had been found because all the payments had been made using the same bank details and reference.

Creation issued a final response on 7 April 2025. It said it had found £593.05 but hadn't been able to find any more. It advised Mrs P to contact her bank to recall the missing payments. Creation apologised for failing to reply to Mrs P's email dated 14 February 2025 and offered £100 compensation for any inconvenience caused.

Mrs P remained unhappy and complained to this service.

Our investigator didn't uphold the complaint. She said she hadn't found any evidence that Creation had made an error.

Mrs P 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've reviewed the information provided by Creation. They have found 7 of the 9 payments that Mrs P says she made. Together these 7 payments total £593.05. Creation has said it will return this amount to Mrs P.

Based on what I've seen, Creation has taken reasonable steps to locate the payments. I don't think I can ask it to do anything further because it hasn't been able to locate the other two payments that Mrs P has mentioned. These are payments for £866.42 made on 4 December and £100.26 on 12 December.

I can't ask Creation to refund money that it hasn't been able to locate. I appreciate that Mrs P says she sent the payments to Creation but it's possible that the money has already been returned to the sending bank and is being held in a suspense account. Mrs P should contact the sending bank (the bank from which she sent the payments) and ask them to search for the two specific amounts of £866.42 and £100.26.

If Mrs P isn't satisfied with the response she gets from her bank, it's open to her to raise a complaint with them, which she can refer to this service if things aren't resolved.

Creation has acknowledged that it provided poor service when it failed to respond to Mrs P's email dated 14 February 2025. It has offered compensation of £100 for the service failing, which I think is fair.

It isn't clear whether Creation has returned the money it has located to Mrs P yet. Nor is it clear whether the compensation of £100 has been paid to Mrs P. For the avoidance of doubt, if Creation hasn't paid Mrs P £693.05 it should do so without further delay.

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 Mrs P to accept or reject my decision before 26 August 2025.

Emma Davy
Ombudsman