

## **The complaint**

Mrs T complains that Match the Cash Limited (Match the Cash) acted irresponsibly in providing her with a guarantor loan because it was unaffordable for her.

## **What happened**

Mrs T took out a personal loan with Match the Cash in June 2023. The loan was for £6,000. The loan term was 36 months. The interest rate was 48.9% APR, and the monthly payment was £290.34.

In 2025, Mrs T complained that Match the Cash had been irresponsible in lending to her. She said that the loan had been unaffordable for her, given her financial circumstances. She explained that her husband was struggling with a gambling addiction, which impacted the household finances.

In its final response, Match the Cash said it thought it had acted fairly and reasonably. Mrs T wasn't happy with Match the Cash's final response and referred the complaint to our service.

One of our Investigators considered the complaint and didn't uphold it. Mrs T disagreed with our Investigator's opinion, so the case comes to me to decide.

## **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 considered the relevant rules and guidance on responsible lending set by the FCA, laid out in the consumer credit handbook (CONC). In summary, these say that before Match the Cash lent it needed to complete reasonable and proportionate checks to satisfy itself that Mrs T would be able to repay the debt in a sustainable way, without borrowing further elsewhere.

Match the Cash has explained that before it lent, it considered the information Mrs T had provided in her application and over the phone, information from a credit reference agency, and information from open banking. I've listened to the call Mrs T had with Match the Cash's agent.

The information from the credit reference agency showed no recent history of arrears on Mrs T's existing credit commitments. It showed Mrs T had two defaulted accounts from over a year prior to the application. As the defaulted accounts were from over a year ago, I don't think they should reasonably have prevented Match the Cash from lending.

Mrs T declared her monthly income was £1,800. Match the Cash verified what Mrs T told it with information from open banking.

During her call with Match the Cash, Mrs T told it that her husband paid their rent and bills, and she covered the cost of groceries. Mrs T said she sometimes paid the council tax, so Match the Cash included half the monthly cost into its income and expenditure assessment. Mrs T has told us she thinks that Match the Cash should have included some of her utility bills in its calculations of her income and expenditure. On balance, I think it was reasonable that Match the Cash accepted this, given Mrs T told it her husband's income was around £2,000.

When Mrs T spoke with Match the Cash, its agent asked her questions about the information it found using open banking, and the information in her credit file. Mrs T provided explanations in answer to all of Match the Cash's concerns. I think it's reasonable that Match the Cash accepted Mrs T's explanations.

Match the Cash used information from open banking and ONS data in its calculations of Mrs T's essential expenditure. It estimated Mrs T's essential monthly outgoings to be around £912, including her monthly payments of around £92 to her existing credit commitments. Match the Cash therefore estimated that Mrs T's disposable income to be around £796.

Given the amount of disposable income Match the Cash estimated Mrs T had, it considered that the proposed monthly loan payment of £290.34 was sustainably affordable for her.

On balance, I think Match the Cash conducted proportionate checks, given the size of the loan and Mrs T's declared income. It took steps to verify her income, and I think it was reasonable that it took into account what she'd told it about her expenses when completing its estimates of her expenditure.

I'm sorry to hear about Mrs T's husband's struggles with a gambling addiction. I don't doubt how difficult things have been for them. That said, I don't think it's something that Match the Cash's checks could have uncovered.

I've also considered whether Match the Cash's actions have meant there's an unfair relationship between it and Mrs T. However, for the reasons I've already given, I think Match the Cash didn't lend irresponsibly to Mrs T or otherwise treat her unfairly in relation to this matter. I haven't seen anything to suggest that Section 140A would, given the facts of this complaint, lead to a different outcome here.

## **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 Mrs T to accept or reject my decision before 31 October 2025.

Frances Young  
**Ombudsman**