

The complaint

Mr M is unhappy with the service NewDay Ltd have provided to him in relation to his credit card.

What happened

On 9 September 2024 Mr M called NewDay in response to a letter he had received from them, but the call handler could not find the reason why Mr M had been asked to get in touch.

On 19 September 2024 Mr M made several attempts to speak with NewDay, but found himself either on hold, being on hold for longer than he had expected and on more than one occasion the call was dropped.

On 5 October 2024 Mr M spoke to NewDay in relation to obtaining a refund for an overpayment and was given incorrect information. Mr M raised his concerns with NewDay that if he had relied on the incorrect information told to him this would have wasted his time.

Our Investigator did not uphold Mr M's complaint. The Investigator acknowledged NewDay had recognised some shortcomings in their service and apologised, and in the circumstances the Investigator concluded this was fair and reasonable.

Mr M strongly disagreed as he did not think an apology was good enough given the level of poor customer service and the impact to his time. Mr M also queried whether the Investigator had listened to relevant calls.

The Investigator explained they did not need to listen to the call recordings as they did not dispute Mr M's version of events, and having considered Mr M's response there was nothing that persuaded the Investigator to change their view.

Mr M strongly disagreed with the Investigator again, referencing the lack of evidence and that it was clear NewDay had hung up on him intentionally, so it was not his fault. Mr M said NewDay should have called him back and apologised.

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 only included a summary above, but I assure the parties I have reviewed all the evidence and submissions made available to me, and while I may not answer each individual point raised, this does not mean I've not considered them, rather I have focused on what I consider relevant to reaching a fair and reasonable resolution in this matter.

Having reviewed the case, and having obtained and listened to the call recordings available, I've decided not to uphold Mr M's complaint for the reasons below.

- The call on 9 September 2024 was around 22 minutes long and Mr M was placed on hold for parts of the call while the NewDay agent – without success - attempted to find out the purpose of the letter Mr M had been sent. NewDay have already accepted their agent should have been able to see the reason for the letter.

While I recognise this would have been a frustrating call for Mr M, I think the apology NewDay offered to acknowledge the shortcoming here was fair in the circumstances. I also note that the NewDay agent had offered to put Mr M through to another department to try and help him, but Mr M decided not to take things further on that day.

- NewDay were unable to locate any recordings of Mr M's contact with them on 19 September 2024; however, their records were able to show he had contacted them at 13:20, 13:30 and 13:38 where he was waiting on the lines for 10 minutes and 37 seconds, 7 minutes and 5 seconds and 13 minutes and 41 seconds respectively.

It is not disputed that Mr M had to call back on more than one occasion and I have no doubt given what Mr M has told us that this was frustrating for him. Mr M says there were no problems with his phone, and I note NewDay have said they did not find any fault with their systems on that day - so it is not possible for me to know what exactly happened here.

NewDay offered Mr M an apology to acknowledge the inconvenience, and in the circumstances I'm not asking NewDay to do any more in relation to this point.

- The call on 5 October 2024 was around 28 minutes long and although Mr M had called about obtaining a refund, I note there was also some discussion around the status of his account (which does not form part of this case).

It's not disputed that the NewDay agent, supported by their manager, incorrectly told Mr M he would need to approach his bank to obtain the refund he was looking for.

Mr M is seeking compensation for the poor service in this call, particularly because if he had not been through the refund process before and therefore known it was possible for NewDay to action, then he would have been sent unnecessarily to his bank and wasted his time.

I think it's fair to say that given Mr M shared his previous experience with the NewDay agent, and that the NewDay agent listened and sought further guidance on Mr M's refund request, Mr M therefore mitigated the impact to him that the error might have caused.

It is disappointing that it fell upon Mr M to highlight to NewDay that they could do the refund, but as NewDay subsequently actioned the refund in the same call I think they reasonably resolved the problem without any further delay, so any impact was minimised.

It is not my role to fine or punish a firm, and I think it would be unreasonable to compensate for something that did not happen given the matter was sorted out in the same call. I therefore think the apology NewDay gave Mr M for the error during the call is fair in the circumstances.

My final decision

For the reasons above I do not uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 28 August 2025.

Kristina Mathews
Ombudsman