

## **The complaint**

Miss M has complained about how Lendable Ltd trading as Zable handled her credit card account – in particular, the granting of a credit increase.

## **What happened**

Miss M had a credit card with Zable, and had entered into an arrangement plan to repay it. But despite this, it granted her a limit increase. And, when it upheld her complaint and awarded her £100 compensation, it used this to reduce her outstanding balance, rather than paying it to her directly. She also feels Zable didn't handle its contact with her properly.

One of our investigators looked into what had happened, but didn't think Zable needed to do anything further to put things right. As Miss M disagreed, her complaint's been passed to me.

## **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.

Having done so, I'm not going to ask Zable to do anything further. I know this will be disappointing for Miss M, but I'll explain why.

It's not in dispute that Zable shouldn't have granted the credit increase. It accepted this was wrong, and refunded all interest charged in respect of the amount of the increase. It also awarded £100 compensation. I would also have required Zable to refund the interest and pay compensation, had it not done so already. Although compensation levels aren't an exact science, I agree £100 is fair in the circumstances. I also don't think it was inherently unfair for Zable to apply this to the outstanding debt – and this will benefit Miss M, as it reduces her total liability.

I've also looked at the communication with Zable. From the evidence I've seen, I'm satisfied that Zable always responded to Miss M when she raised concerns. This included accepting reduced repayment plans, so I believe it behaved positively and sympathetically.

## **My final decision**

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 16 February 2026.

Elspeth Wood  
**Ombudsman**