

The complaint

Mr P complains Match the Cash Limited (“MTC”) irresponsibly lent to him by not conducting proper affordability checks.

What happened

In August 2024 Mr P took out a loan with MTC. He was given a loan for £5,000 to be repaid over 36 months with a monthly repayment amount of £243.98.

Mr P complained in March 2025. He said if MTC checked his bank statements at the time, they would’ve discovered significant gambling. He said he understands it was irresponsible of him to apply, but he was desperate for cash at the time and it was also irresponsible of them. He wants a refund of all interest and charges.

MTC responded to Mr P’s complaint. They said they completed a full income and expenditure assessment of both Mr P, and his guarantor. They also used bank statements and credit reports from Mr P to verify what he was declaring. And as a result, they’re satisfied the decision to lend was fair.

Mr P was unhappy with the response, and so referred his complaint to our Service. An Investigator here looked into things, and they agreed that MTC did carry out extensive checks to ensure the loan was affordable for Mr P and a fair decision to lend was made.

In response to the view, Mr P said the Investigator focussed on the proportionality of the checks but his complaint is about irresponsible lending. He feels they ought to have checked all of his statements, and in the month before the lending he carried out significant transfers to another account in his name which he feels ought to have been flagged up to MTC.

Our Investigator issued a second view on Mr P’s complaint addressing his concerns, but ultimately still rejecting Mr P’s complaint. Because an agreement couldn’t be reached, the complaint has been passed 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.

Having done so, I’m in agreement with the Investigator. I know this is likely to disappoint Mr P, but I’ll explain my reasoning below. I also want to say that it’s very clear to me just how important this matter is for Mr P. He has set out his position in great detail and has provided lots of supporting information. I think it’s important I explain that whilst I have read and considered all the information provided by both parties, I’ve outlined my findings in considerably less detail. I don’t mean any discourtesy by this, rather this reflects the informal nature of our service.

Match the Cash needed to carry out proportionate checks to be able to understand whether Mr P could afford to make the loan payments before bringing about this guarantor loan for him.

Our website sets out what we typically think about when deciding whether a lender’s checks were proportionate. Generally, we think it’s reasonable for checks to be less thorough – in

terms of how much information is gathered and what is done to verify it – in the early stages of a lending relationship.

But we might think more needed to be done if, for example, a borrower's income was low or the amount lent was high. And the longer the lending relationship goes on, the greater the risk of it becoming unsustainable and the borrower experiencing financial difficulty. So we'd expect an operator of an electronic system in relation to lending to be able to show that it didn't continue to arranging loans irresponsibly.

MTC completed full income and expenditure assessments with both Mr P and his guarantor. They asked Mr P for current account statements, and when they identified other accounts they asked Mr P for those statements too. One account Mr P provided statements for, but he said he didn't use the other one. We now know this wasn't true, but I don't think MTC could've done more at the time to find out whether this was accurate or not.

Based on the information declared, and the in-depth conversation that took place, MTC found the loan was affordable for Mr P. As was Mr P's first loan with MTC, I don't think that it was unreasonable for MTC to rely on the information provided.

I appreciate that Mr P says he was gambling and that this meant he shouldn't have been lent to. But even if Mr P was gambling, it's clear that he took steps to conceal this by using cash from withdrawals and making any transactions from a different account. And when MTC asked him about this, he gave them plausible explanations. So I can't reasonably say that MTC ought to have been aware of this, or that they could and/or should have factored this into their decision on whether to arrange this loan.

So overall and having carefully thought about everything, I'm satisfied that MTC didn't treat Mr P unfairly or unreasonably when bringing about his guarantor loan. As this is the case and while I sympathise with Mr P as a result of any difficulties he might have gone on to have, I'm afraid that I'm not upholding his complaint. I appreciate this will be very disappointing for Mr P.

In reaching my conclusions, I've also considered whether the lending relationship between Mr P and MTC might have been unfair to Mr P under s140A of the Consumer Credit Act 1974 ("CCA"). However, for the reasons I've already explained, I'm satisfied that MTC did not lend irresponsibly when providing Mr P with the loan. And I haven't seen anything to suggest that s140A CCA would, given the facts of this complaint, lead to a different outcome here.

So while it'll likely come as a disappointment to Mr P, I won't be upholding his complaint against MTC for the reasons explained above.

My final decision

It's my final decision that I do not uphold this complaint against Match the Cash Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 19 January 2026.

Meg Raymond
Ombudsman