

The complaint

Ms P complains that ASHI Group Limited trading as Anglian Windows (“ASHI”) mis-sold her a loan and failed to provide clarity about the interest due.

What happened

In February 2020 Ms P invited a sales representative to visit her and she agreed to purchase seven windows. She also took out finance arranged by ASHI. The cost was £13,577.92 and she paid a deposit of £199. The loan agreement shows that an Annual Percentage Rate (“APR”) of 9.9% was applied and the total sum payable would be £19,737.36. The document also shows an option for accelerated repayments meaning the loan would be cleared in 36 months rather than 96 months.

The application was completed online, presumably with the salesman present. ASHI has told this service that all the required protocols were followed and Ms P was made aware of the relevant information.

Ms P says that she wasn’t taken through the loan terms in detail and she was told there was an interest component and early repayment would reduce the overall payment period. She says she wasn’t told that fixed interest would be added to the loan of £5,759.64 up front. Ms P also says the sales representative didn’t leave a copy of the loan agreement.

ASHI rejected her complaint and so Ms P brought the matter to this service. It was investigated by one of our investigators who didn’t recommend it be upheld. Ms P didn’t agree and asked that her complaint be considered by an ombudsman. She said her main concern was that she was not told the interest would be added up front.

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 have every sympathy with Ms P, but I do not consider I can uphold her complaint. I will explain why.

Ms P took out a fixed rate loan which means the interest is paid up front. She says she was not told this was the case. While I appreciate her recollections of the meeting I have also to consider the documentation from the day. The records show she was offered a ‘Money Matters’ booklet which she declined. The illustration document shows that the loan can be repaid at any time subject to an early settlement charge of two months interest.

ASHI’s records from the meeting show Ms P was asked a series of questions about the loan and it was open to her to decline it or walk away from the agreement within 14 days if she so chose. It also says all the relevant documents were emailed to her after the meeting.

I recognise that Ms P does not agree with the business’s records but without evidence to support her recollections I find it difficult to say that the loan was mis-sold. The sales

representative may have pushed for a sale, but that does not mean that the necessary information was not provided to allow Ms P to make the decision to proceed with the loan. I am also satisfied that she had the option of changing her mind within the 14 day grace period.

I gather Ms P has also suggested she was quoted a lower APR, but the documentation clearly sets out the rate and the terms of the loan. I believe all the relevant details were provided before she took the decision to proceed.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms P to accept or reject my decision before 17 October 2025.

Ivor Graham
Ombudsman