

The complaint

Amplifi Capital (U.K.) Limited trading as Reevo Money (Reevo) provided Miss M with a loan in 2024. The amount borrowed was £5,000. Miss M says the credit was provided irresponsibly.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my decision.

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.

We've set out our general approach to complaints about unaffordable or irresponsible lending on our website, and I've taken this into account in deciding Miss M's case.

I've decided the credit was provided fairly because:

- I think the checks Reevo did before providing the credit were reasonable and proportionate given the credit limit it offered and what it knew about Miss M's financial situation.
- Miss M declared she had an annual salary of around £45,700 (or around £3,808 a month). Reevo's checks showed no recent missed payments on Miss M's existing credit commitments. Using information from a credit reference agency, Reevo estimated that Miss M's monthly payments to her existing credit commitments and her essential living expenses were around £2,305. The new loan payment was £285.57 a month. So, Reevo estimated that Miss M would be left with disposable income of around £1,208.
- Based on the information Reevo gathered and what it knew about Miss M's circumstances, there was nothing to suggest Miss M was likely to be unable to sustainably repay what she was being lent.
- I don't think Reevo acted unfairly in any other way.

This means I don't think Reevo did anything wrong when it provided the loan to Miss M.

I've also considered whether the relationship might have been unfair under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Reevo lent irresponsibly to Miss M or otherwise treated her unfairly. I haven't seen anything to

suggest that s.140A or anything else would, given the facts of this complaint, lead to a different outcome here.

I know this isn't the outcome Miss M hoped for. But for the reasons above, I'm not asking Reevo to do anything to put things right.

My final decision

My final decision is that I'm not upholding Miss M's complaint about Amplifi Capital (U.K.) Limited trading as Reevo Money.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 26 February 2026.

Frances Young
Ombudsman