

## The complaint

Mr K complains that Savvy Loan Products Limited trading as Tick Tock Loans (“Savvy”) lent to him irresponsibly and when he had a gambling habit.

## What happened

Here is a brief table of the lending.

Loan	Approved	Amount	Terms (rounded)
1	24 August 2024	£400	£131 x 6 months
2	23 March 2025	£400	£133 x 6 months

The complaint was referred to the Financial Ombudsman Service and our investigator gave comprehensive reasons why he did not consider Savvy needed to put things right for Mr K. Mr K disagreed and the unresolved complaint was passed to me to decide. I’ve read all of his submissions. I note that Mr K has not sent evidence to dispute any of the figures used in our investigator’s view. I was glad to read Mr K had sought help for his gambling.

## 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 Mr K’s case. I’ve decided the credit was provided fairly because:

- I think the checks Savvy did before providing the credit were reasonable and proportionate given the credit limit it offered and what it knew about Mr K’s financial situation.
- For each loan application Savvy did a credit search. This showed that he was a little over on a credit card account, but overall he had relatively little debt. At Loan 1 his overall debt balance was about £1,400 and at Loan 2 it was around £6,400, neither of which I’d consider large figures. And being slightly over the limit on a credit card would not be a reason, on its own, to either precipitate further checks or for Savvy to refuse the loans. There were no insolvencies, delinquencies or judgment debts showing.
- Savvy used credit reference agency details to check Mr K’s declared income and at Loan 2 obtained a payslip from him which confirmed over £5,000 net pay in February 2025. It conducted an income and expenditure exercise for each application and the research and its calculations showed Mr K could afford the loans.
- There’s no evidence that Mr K told Savvy about his gambling. So, I couldn’t reasonably attribute that knowledge to it when Mr K was applying. Savvy had no reason to review any of Mr K’s bank account statements - I consider that would have been disproportionate for these loans. And it’s not for Savvy to second guess as to

why Mr K wanted the loans. Mr K's suggestion that borrowing these sums when it had calculated he had several hundred (or for Loan 1 thousands) of pounds of disposable income at each application would not lead it to consider there was some sort of financial issue requiring investigation.

- Based on the information Savvy gathered and what it knew about Mr K's circumstances, there was nothing to suggest he was unable to sustainably repay what he was being lent.

I don't think Savvy acted unfairly in any other way. This means I don't think Savvy did anything wrong when it provided the loans to Mr K.

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 Savvy lent irresponsibly to Mr K or otherwise treated him 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 Mr K hoped for. But for the reasons above, I'm not asking Savvy to do anything to put things right.

### **My final decision**

My final decision is that I'm not upholding the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 14 January 2026.

Rachael Williams  
**Ombudsman**