

## **The complaint**

Mr H complains about how Link Financial Outsourcing Limited trading as Antelope Loans (“Antelope”) gave him conflicting information in relation to a settlement figure he requested from them. Mr H also complains about additional information Antelope requested from him.

## **What happened**

Mr H took out a loan with a third-party lender. In May 2025, the rights, title, interest and benefits in relation to the loan agreement had been assigned to another third-party lender. And Antelope had been appointed to administer the loan.

In May 2025, Mr H accessed his account online to look at his options of repaying his loan amount early. It explained that the settlement figure supplied was valid until around the end of July 2025.

Later, Mr H got in touch with Antelope and queried how the settlement figure wouldn’t change until around the end of July 2025, when a couple of repayments would have been made in between.

Antelope responded and asked Mr H to provide some personal details so that they could verify him and assist further. Mr H provided the additional information but queried why he had to provide such information before they could assist further.

Antelope then responded, giving the same settlement figure as he originally received through the online portal, and said it was valid until towards the end of May 2025.

Mr H asked Antelope for details of their complaints process. Mr H also asked Antelope to clarify when the settlement figure was valid until, as he hadn’t been given a consistent date. And he asked Antelope why they needed additional information from him.

Mr H asked Antelope again for an updated settlement figure in June 2025, which Antelope provided and said it was valid until the end of June 2025.

Antelope issued their final response to Mr H in July 2025. They upheld Mr H’s complaint and offered £50 to put things right. They accepted there had been an error with their online portal which provided an incorrect expiration date for a settlement figure given. They said this was referred to a separate team to be corrected.

Mr H said that the details on the online portal hadn’t been corrected as he was told.

Mr H referred his complaint to our service later in the month. Mr H explained that he hasn’t been able to settle his loan as intended as he didn’t think the figure he had been given was reliable. Mr H also thought the amount Antelope had offered him was inadequate given the impact this complaint had on him.

Our investigator issued their view where he explained that he didn’t uphold Mr H’s complaint and thought Antelope’s offer to him was fair in the circumstances. The investigator explained

that Mr H was using an unregistered email address to contact Antelope, so a security check was required by them.

Mr H disagreed. Among other things, Mr H questioned why he was prompted to provide personal information to verify himself when he believed he had used the email address to access the online portal. Antelope explained to our service that the email address Mr H used in May 2025 to contact them was unregistered i.e. it was an email address that had not been verified.

Our investigator went on to explain to Mr H that he didn't think there had been significant delays caused by Antelope requesting security information to verify him and explained that his outcome hadn't changed.

As Mr H disagreed with the investigator's findings, the complaint was 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.

I'm aware I have summarised events and comments made by both parties very briefly, in less detail than has been provided, largely in my own words. No discourtesy is intended by this. In addition, if there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is a fair outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as an alternative to the courts.

What I need to consider in this instance is whether Antelope acted fairly and reasonably with how they communicated the settlement figure Mr H requested and also whether they acted reasonably in requesting certain information from Mr H to verify his identity.

In this instance, it isn't in dispute that Antelope had made a mistake. Antelope accepted that they gave Mr H conflicting information as there was an issue with generating settlement figures using their online portal. So, Antelope offered £50 due to their mistake. What I need to consider is whether this is fair in the circumstances or whether Antelope needs to do anything further to put things right.

Mr H complains that he hasn't been able to settle his loan early as intended as he didn't think he was given an accurate settlement figure on occasions. While I appreciate his frustrations here, I haven't seen anything to suggest he had been given an incorrect figure when he has contacted Antelope directly, rather than relying on what was generated through the online portal.

Given that a correct figure and how long it was valid until, had been provided to Mr H within a few days of him initially requesting it, I'm satisfied that £50 is a fair and reasonable amount in the circumstances for the mistake Antelope had made.

Mr H has explained that the online portal still gave incorrect details about the settlement figure and when it was valid until, even after Antelope told him it would be corrected. Antelope has since explained that they were unable to correct the online portal error as they intended to. And so, they have removed the facility from the online portal to request a settlement quotation until the issue could be rectified.

It is disappointing that Mr H couldn't receive an accurate settlement figure using the online portal, like he was told would happen. But I have noted that he could (and can) contact Antelope directly and request this information, as he had done previously. So, while I can appreciate Mr H's frustration here, in the circumstances, I don't think Antelope needs to do anything further in relation to this.

If Mr H still wishes to settle his loan early, I suggest he contacts Antelope directly to assist him further, until the issue with the online portal can be rectified.

Mr H has also complained about why he had to verify information about himself before Antelope would answer his queries. Antelope has explained that the email address Mr H contacted them on hadn't been verified and so required the information to proceed. I think Antelope's reasoning for asking for further information is fair in the circumstances. And in any event, while I appreciate Mr H's frustration here, I'm mindful that the information was quickly supplied by Mr H and Antelope then responded within a relatively short period of time. Given the above, I don't think they need to do anything further in relation to this.

### **My final decision**

Link Financial Outsourcing Limited trading as Antelope Loans has already made an offer to pay £50 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Link Financial Outsourcing Limited trading as Antelope Loans should pay £50 to Mr H, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 25 February 2026.

Ronesh Amin  
**Ombudsman**