

The complaint

Mr S complains Jaja Finance Ltd unfairly defaulted his account.

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.

Having considered everything, I've reached the same conclusions as our Investigator, for these reasons:

- It's not disputed the letters about missed payments, nor the default notice didn't reach Mr S because he hadn't updated the address Jaja held for him. I've seen evidence the letters were returned, but that wasn't enough to persuade me this complaint should be upheld.
- Jaja and Mr S have sent evidence that shows he received emails about the missed payments and his monthly statements. The emails had subject headings that indicated they contained important information about his account or his statements. So, I'm satisfied Mr S had access to the information he needed to clear his arrears. Mr S has acknowledged he was responsible for ensuring his account was up to date, so I can't agree he was treated unfairly when Jaja defaulted his account when it did.
- Jaja is expected to report accurate information about the way Mr S managed his account. In turn, it wouldn't be fair to ask Jaja to report information that's incorrect – even if on reflection, Mr S now realises he could have done things differently to prevent the default.

I know this isn't the outcome Mr S wanted. But for the reasons above, I don't think Jaja needs to do anything to put things right.

My final decision

My final decision is that I'm not upholding Mr S' complaint about Jaja Finance Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 12 January 2026.

Sarrah Turay
Ombudsman