

## The complaint

Mr C complains that Inclusive Finance Limited trading as Creditspring lent to her irresponsibly.

## What happened

Here is a table giving brief details of the lending.

Loan	Approved	Amount	Repayment (rounded & monthly)
1	23 November 2021	£500	£42 plus fee £8
2	18 October 2022	£1,000	£83 plus £10
3	12 December 2022	£1,000	£83 plus £12

The 'repaid dates' are not provided but as a second credit facility or loan would not be approved until the earlier one had been repaid, I am satisfied that these did not overlap.

Credit spring has said:

*'Creditspring is a credit building subscription finance model. We offer eligible customers access to two no interest loans in a year for a fixed membership monthly payment.'*

Mr C has copies of those agreements and I refer him to them for the details. Mr C fell into arrears and eventually the outstanding debt was assigned to a third party in March 2024.

After Mr C had started his complaint to Creditspring through us, he received the final response letter (FRL) in May 2025. It did not uphold his complaint but offered to waive the £132 membership fees owed on the last loan in full and final settlement of the complaint.

One of our investigators considered the complaint. She did not uphold it. Since September 2025 Mr C said he was going to send in additional information but we have not received it. I have reviewed the other complaints we have for Mr C to see if the document he planned to send was already with us – but it's not.

## 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 C's case.

I've decided the credit was provided fairly because:

- I think the checks Creditspring did before providing the credit were reasonable and proportionate given the credit limit it offered and what it knew about Mr C's financial situation.
- Creditspring's checks on his credit situation have been provided and I have reviewed

them. There was nothing in those search reports which may have led Creditspring to consider that more checks were needed or that Mr C was at risk of not being able to repay monthly instalments and/or fees. I've received no additional evidence with which to cross refer details and so I have proceeded to decision on what we have.

- Based on the information Creditspring gathered and what it knew about Mr C's circumstances, there was nothing to suggest that Mr C was likely unable to sustainably repay what he was being lent.
- I don't think Creditspring acted unfairly in any other way.

This means I don't think Creditspring did anything wrong when it provided the loans/credit facilities to Mr C.

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 Creditspring lent irresponsibly to Mr C 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 C hoped for. But for the reasons above, I'm not asking Creditspring to do anything to put things right.

### **My final decision**

My final decision is that I'm not upholding Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 4 March 2026.

Rachael Williams  
**Ombudsman**