

The complaint

Admiral Financial Services Limited provided Miss B with the following loan:

Date	Amount	Monthly repayments	Term (months)
April 2025	£7,500	£383.49	24

Miss B says the loan was unaffordable and provided irresponsibly.

What happened

The details of this complaint are well-known to both parties, so I won't repeat them 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 B's case.

I've decided the loan was provided fairly for the following reasons:

- I think the checks Admiral did before providing the loan were reasonable and proportionate given the size of the loan offered and what it knew about Miss B's financial situation.
- Admiral considered information Miss B provided in her application, verified her income and gathered information from a credit reference agency (CRA) before deciding to lend. Its checks suggested Miss B had a healthy disposable income after her essential spend and existing credit commitments. Miss B had existing debt of around £44,000, and the CRA checks suggested she was managing her accounts well, as there were no adverse markers reported.
- Based on the information Admiral gathered and what it knew about Miss B's circumstances, there was nothing to suggest she would be unable to sustainably repay what she was being lent.
- I've reviewed the information referred to above and completed my own affordability assessment. Having done so I am comfortable that Admiral took a reasonable approach for assessing Miss B's committed non-discretionary expenditure, using figures from her application where available, and reasonably calculated figures where they weren't, including repayments towards existing debt and cost of living expenses.
- I don't think Admiral acted unfairly in any other way.

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

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 explained, I don't think Admiral lent irresponsibly to Miss B 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.

Whilst I'm not upholding this complaint, I'd like to remind Admiral of its obligation to exercise forbearance moving forward as Miss B is experiencing financial difficulty. I would also certainly encourage Miss B to keep in regular contact with Admiral about any difficulties she's facing.

My final decision

My final decision is that I'm not upholding Miss B's complaint about Admiral Financial Services Limited, for the reasons outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 13 March 2026.

David Barker
Ombudsman