

The complaint

Miss G complains that Inclusive Finance Limited trading as Creditspring (Creditspring) unfairly rejected her request to have her outstanding loan balance written off.

What happened

In April 2024, Miss G entered into a credit agreement with Creditspring. She agreed to pay a membership fee of £14 a month, which gave her access to two loans of £500 within a year. In June 2024, Miss G accessed her second £500 loan.

Around May 2025, Miss G asked Creditspring to write off her full loan balance due to financial hardship and vulnerability. Creditspring declined her request and instead offered to refund £168 in membership fees.

Miss G says Creditspring failed to take her vulnerability into account, didn't provide transparency about its review, and didn't take any steps to address the long-term hardship and distress she was experiencing. To resolve things, Miss G wants her full balance written off and any adverse information removed from her credit file.

In June 2025, Creditspring issued its final response to Miss G's complaint, which it didn't uphold. It confirmed her outstanding balance was £252.36 and said it was willing, as a gesture of goodwill, to refund £168 in membership fees—reducing the balance to £84.36. It also explained that writing off debt is at its discretion and that the information Miss G provided did not support doing so.

Unhappy with this decision, Miss G referred her complaint to our service, where it was passed to an investigator. In November 2025, the investigator issued their view that the complaint should not be upheld, concluding that Creditspring had acted fairly.

Miss G didn't accept the investigator's view and asked for the complaint to be referred to an ombudsman for a final 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.

Firstly, I acknowledge what Miss G has shared about her medical conditions, and I'm sorry to hear about the difficulties this has caused her. I recognise that this is likely to have made her situation more challenging. Further information about the support available can be found on our website at the following address: <https://www.financial-ombudsman.org.uk/accessibility/additional-support>

In considering what is fair and reasonable, I've thought about all the evidence and information provided afresh and the relevant law and regulations, regulators' rules, guidance and standards, codes of practice and (where appropriate) what I consider to have been good industry practice at the relevant time.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Miss G complains that Creditspring unfairly declined her request for a write-off. She says this was despite providing all the information and documentation they asked for. Creditspring said it considered all the information provided by Miss G but was unable to support her request.

I've considered whether Creditspring was obliged to write off the outstanding balance in the circumstances, and I haven't seen any evidence that shows it was required to do so.

I recognise that Miss G provided personal information outlining and confirming her medical condition and vulnerable status; however, I don't consider that this, in itself, obliged Creditspring to write off the debt.

In its file submission, Creditspring advised that Miss G was on a repayment plan and that no additional charges or fees were being applied to the outstanding balance. I've considered that this is in line with the Financial Conduct Authority's expectations around how businesses should support consumers in financial difficulty. I also recognise that Creditspring offered, in its final response, to refund £168 in membership fees. I consider this to be fair in the circumstances, although as it was a gesture of goodwill, I acknowledge they were not obliged to make this offer. So, I don't consider that Creditspring treated Miss G unfairly.

All things considered, I'm satisfied that Creditspring's decision not to write off the outstanding balance was reasonable, so I'm not requiring them to take any further action in response to this complaint.

I note that Creditspring withdrew their earlier goodwill offer after the complaint was referred to our service and became chargeable for them. However, given Miss G's financial situation and the fact that her complaint has not been upheld, she may nonetheless wish to contact Creditspring to discuss whether any revised payment arrangement or membership-fee refund might still be available.

My final decision

My final decision is that I don't uphold Miss G's complaint about Inclusive Finance Limited trading as Creditspring.

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

Benjamin John
Ombudsman