

## The complaint

Mr C complains that Creation Consumer Finance Ltd did not tell him he'd be charged a cash transaction fee (CTF) when he made a payment on his account with his credit card.

## What happened

Mr C says he used Creation's app which did not make it clear that a CTF would apply if he used a credit card to repay his account. He says he is also concerned about the adverse effect of a cash transaction on his credit record.

Creation says Mr C made a credit card payment to his Creation account on 19 June 2025. It says it did not apply any charges but its online system notes that customers should check with their card providers regarding additional fees. Creation says it refunded the payment on 27 June 2025 to allow Mr C to check with his card provider.

Our investigator did not recommend the complaint should be upheld. She was satisfied that Creation's system showed the warning about additional fees at the point of payment and that it acted fairly by refunding the transaction. Our investigator noted that it was Mr C's credit card provider that charged the interest and CTF and, therefore, would likely have been the party responsible for any notification of a CTF to Mr C's credit file.

Mr C responded to say that he wanted his complaint reviewed by an ombudsman.

## 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 understand that Mr C used the Creation app to make a payment towards his account online on 19 June 2025. Although I've seen evidence that Creation did not add any additional charges for this payment, Mr C says he was charged £6 by his credit card provider and believes he should have been informed this would happen.

Having looked at the evidence provided by Creation I am satisfied that it does provide a warning when a payment is made online. It says *"We advise that you don't use a credit card to make payments as you may be charged fees or interest by your credit card provider."*

Nevertheless, when Mr C called Creation to complain, he asked for the payment to be refunded so that he could make the payment with his debit card instead. Creation agreed to the refund and I find it acted reasonably by doing so.

In summary, although I can understand Mr C's frustration when he received the charge from his credit card provider, I cannot conclude that Creation has made an error or acted unfairly.

### **My final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 6 January 2026.

Amanda Williams  
**Ombudsman**