

The complaint

Miss T complains about the service Onmo Limited provided when she tried to pay off her credit card.

What happened

Miss T held a credit card account with Onmo. In November 2023, Miss T was looking to consolidate borrowing, including her Onmo credit card through a loan, arranged by a company I'll call "F".

On 24 November 2023, Miss T and F contacted Onmo to ask for its bank details, so that F could settle Ms T's credit card balance in full. Receiving no response from Onmo, F chased a number of times, with Onmo providing the necessary information on 6 December 2023.

Miss T says because of Onmo's delay in responding, she wasn't able to include her credit card balance in the consolidation loan, meaning the balance was still outstanding. Consequently, Miss T raised a complaint.

Onmo responded to Miss T's complaint in June and October 2024. It said it had no record of receiving a request from F for its bank details on 24 November 2023. Rather Onmo said it received a request on 29 November 2023. It apologised for not providing the information sooner and the time taken to respond to Miss T's concerns and offered £100 in recognition of this.

Unhappy with Onmo's response, Miss T referred her complaint to the Financial Ombudsman. I previously set out my provisional findings on Miss T's complaint, which I've included below and form part of my final decision.

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've given consideration to the relevant rules and regulations applicable to this complaint and while I may not comment on everything (only what I consider is key) this is not meant as a discourtesy to either party, rather reflects the informal nature of our service.

Having done so, I don't intend to ask Onmo to do anything further in relation to this complaint, which I appreciate won't be the answer Miss T is hoping for.

In reviewing the correspondence, I'm satisfied F emailed Onmo on 24 November 2023, to ask for its bank details, in order to settle Miss T's credit card account. While that's the case, I'm also persuaded that Onmo didn't receive the email of 24 November 2023 from F. While it's not possible to say why Onmo didn't receive this email, which could be for a variety of reasons, it has provided evidence to demonstrate it didn't receive a copy of this email.

So, I don't then find Onmo did anything wrong on 24 November 2023, as it had no email to respond to. I understand Miss T had previously explained to Onmo she was intending to pay

off her balance in full, and it had explained it would need to request to come from the new lender or broker, in line with its policies.

Following this, Onmo received chasers from F on 29 November, 4 December, and 5 December 2023, before it responded on 6 December 2023. Onmo has said this was two days slower than its expected timescales, apologised for this and offered £100 to recognise any upset caused.

So, I think it's reasonable to say at this stage all parties accept that something's gone wrong – Onmo didn't provide its bank details as soon as it should have. While that's the case, the parties disagree on the extent of this error and what a fair remedy is.

Onmo has offered £100 to apologise for the service it provided, and based on the evidence available, I'm currently minded to say this is reasonable.

I haven't seen the terms of Miss T's consolidation loan, or confirmation of the date it was entered into. So, while I've taken Miss T's inference that the loan was drawn down before Onmo provided its bank details, to say Onmo needed to do anything further, I'd need to be satisfied of the following points.

- To secure the consolidation loan, Miss T had no option but to proceed on a date before Onmo provided its bank details.*
- It wasn't possible to include the balance of the Onmo credit card to the consolidation loan, unless it had been settled via F.*
- It wasn't possible to amend the loan and add the Onmo balance, after it provided its bank details on 6 December 2023.*
- Onmo was made aware that not providing the bank details by a certain date, would mean Miss T wouldn't be able to pay off her credit card balance in a consolidation loan – and that it was given reasonable notice of this.*

Only if I were to conclude the answer was 'yes' to each of the above points, would I then think Onmo should pay Miss T further compensation, or that its actions alone caused a greater loss.

I currently don't have evidence to conclusively determine the above points. Should Miss T provide further evidence in response to these provisional findings, I'll look to review this. However, based on the current evidence available, I don't think it would be proportionate to say Onmo should wipe off the outstanding balance of Miss T's credit card account or pay more compensation than it's already offered. I say this as Miss T has had the benefit of the funds she's used on the credit card, so its fair Onmo asks this is repaid.

I've taken on board Miss T's comments about the adverse information Onmo has reported to credit reference agencies about the outstanding balance on her credit card. However, as there was an outstanding balance, I think Onmo was reasonable in asking this be paid in line with the terms and conditions of the account. While I note Miss T chose to stop making payments towards the agreement while the dispute has been ongoing, as I think Onmo has offered fair compensation, I think it's also reasonable in asking that payments be made in line with the terms of the agreement.

Similarly, Onmo has a duty to report accurate information to the credit reference agencies, which is a fair reflection of an individual's payment history. Onmo appears to have done that here, so I wouldn't then look to say it must amend the information it passed to the CRAs.

In conclusion, while Onmo should have provided its bank details sooner, I think it has fairly acknowledged this error, and I find its offer of £100 compensation fair. So, I don't intend to recommend Onmo do anything further in relation to this complaint.

I didn't receive a response from Onmo by the deadline set. Miss T disagreed with the conclusions I'd reached, saying she's called Onmo before 24 November, so it was aware she required its bank details. Miss T also said, since the complaint had been referred to our Service, Onmo had decided to default her credit card account.

The complaint has therefore been passed back to me, so I can make my 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.

Having done so, I've reached the same conclusions as those set out in my provisional findings above. I realise this answer will come as a disappointment to Miss T, however, I've found Onmo's response to this complaint to be reasonable for the reasons I've explained above.

I acknowledge Miss T spoke with Onmo before 24 November 2023, to explain she'd require its bank details, to settle the loan through F. However, Onmo's process was to require a request from F directly. For the reasons explained above, I don't think this request was received by Onmo until 29 November 2023, and while it took longer than it should have to provide this information, I've found its response to the complaint reasonable in the circumstances.

I'm sorry to hear Miss T's account has since been defaulted. As this happened after the complaint was referred to our Service, I'm not able to comment on it further in this decision. If Miss T is unhappy about Onmo's decision to default her account, in the first instance she'd need to raise this as a new complaint with Onmo.

In conclusion, while Onmo should have provided its bank details sooner, I think its response to Miss T's complaint was reasonable, so I won't be directing it to anything further than this.

My final decision

Onmo Limited has already made an offer to pay £100 to settle this complaint and for the reasons I've given above, I consider this fair in the circumstances and direct Onmo to pay this to Miss T if it hasn't already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss T to accept or reject my decision before 5 January 2026.

Christopher Convery
Ombudsman