

The complaint

Mr T complains that Loans 2 Go Limited (“L2G”) irresponsibly lent to him. Mr T says had proper checks been carried out he won’t have been granted credit.

What happened

I issued a provisional decision on this complaint on 4 December 2025 where I gave a detailed background to this complaint, so I won’t repeat that here. My provisional decision forms part of this decision and should be read alongside it.

In my provisional decision, I explained why I was inclined to reach the conclusion that L2G wasn’t wrong to lend to Mr T, and I gave both parties the opportunity to provide further evidence and comments before I reached a final decision.

L2G has responded to say it accepts my provisional findings but neither Mr T nor his representatives have responded. As the time for response to my provisional findings has now passed, I’ve considered this complaint again.

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 reconsidered all the information in this complaint, I haven’t seen any information that persuades me to change my provisional findings.

I’m still of the opinion that L2G wasn’t wrong to lend to Mr T in the circumstances so I won’t be asking it to take any steps to put things right for him.

Has L2G acted unreasonably in some other way?

I’ve also considered whether L2G acted unfairly or unreasonably in some other way, including whether its relationship with Mr T might have been viewed as unfair by a court under s.140A Consumer Credit Act 1974.

However, for the reasons I’ve already given in my provisional decision, I don’t think L2G lent irresponsibly to Mr T or otherwise treated him unfairly in relation to this matter. I haven’t seen anything to suggest that Section 140A would, given the facts of this complaint, lead to a different outcome here.

My final decision

For the reasons given here and in my provisional decision, I do not uphold Mr T’s complaint and make any awards against Loans 2 Go Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 16 January 2026.

Oyetola Oduola
Ombudsman