

The complaint

Miss R complains that Lendable Limited, trading as Zable, lent to her irresponsibly when it provided her with a credit card account with a £200 credit limit.

What happened

Miss R applied to Zable for a credit card account in January 2025. Her application was accepted and an account with a credit limit of £200 was opened for her. Miss R complained to Zable in October 2025 that it had lent to her irresponsibly and shouldn't have allowed her to have a credit card with a £200 credit limit.

Zable didn't uphold her complaint. It said that Miss R had advised it on her application that she was employed full-time, with a net monthly income of £1,534.70, which it validated using industry-standard verification tools. It described the other affordability and creditworthiness checks that it had made and which it said met its regulatory and policy requirements. It said that there was no evidence to suggest that it lent to Miss R irresponsibly or that the repayment commitment was unaffordable based on the information available to it at that time.

Miss R wasn't satisfied with its response so referred her complaint to this service. Her complaint was looked at by one of this service's investigators who, having considered everything, didn't recommend that it should be upheld. She was satisfied that Zable's checks were reasonable and proportionate and that there was nothing within the results that suggested that the credit card agreement wasn't sustainable or appropriate for Miss R.

Miss R hasn't accepted the investigator's recommendation and says that she wants to take her complaint further, so I've been asked to issue a decision on her complaint. Miss R says that she wasn't getting £1,534.70 each month and that her full-time wage before her maternity leave was £1,100.

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.

Miss R applied to Zable for a credit card account and it says that she advised it on her application that she was employed full-time, with a net monthly income of £1,534.70. It says that it was able to verify a monthly income amount of £1,534.70 using an industry-standard income verification tool and that, on that level of income, Miss R fitted its affordability criteria to be granted a credit card account with a credit limit of £200. It says that it also made a credit search and could see that Miss R had six accounts that were in good order and a defaulted account.

Zable was required to make reasonable and proportionate checks to ensure that any credit to be provided to Miss R was sustainably affordable for her before opening a credit card account for her. Zable obtained information from Miss R about her income, which it verified, and it made a credit search. I consider that those checks were reasonable and proportionate

for a credit card account with a credit limit of £200.

Miss R says that she wasn't getting £1,534.70 each month and that her full-time wage before her maternity leave was £1,100. She also says that, if Zable had properly checked her credit file, it would have seen that she had missed payment markers. I consider that it was fair and reasonable for Zable to use the income that Miss R had declared in her application, and which it had verified, to determine whether the credit card account was affordable for her. Its credit search identified a defaulted account, but a defaulted account doesn't mean that it shouldn't have provided a credit card account to Miss R and I consider that a credit card account with a low credit limit was appropriate in Miss R's circumstances.

Zable says that, in response to Miss R's complaint, it asked her to provide three months of bank statements so it could review its decision to provide credit to her, but she provided no further information. I've carefully considered all that Miss R has said and provided about her complaint. I consider that it was fair and reasonable for Zable to have concluded, on the basis of the reasonable and proportionate checks that it had made, that a credit card account with a credit limit of £200 was likely to be sustainably affordable for Miss R and that it acted responsibly in accepting her application for a credit card account.

I've also considered whether Zable acted unfairly or unreasonably in some other way, including whether its relationship with Miss R might have been unfair under section 140A of the Consumer Credit Act 1974. Having done so, I've not seen anything that makes me think that that was likely to have been the case.

Miss R said in her complaint form that she'd like Zable to wipe the card, refund all interest, remove all negative markers from her credit file and pay her compensation. Zable says that Miss R maintained her account and met at least the minimum repayment each month until November 2025, when she fell into arrears, and that it has agreed a payment plan with her. Zable is required to report true and accurate information about Miss R's credit card account to the credit reference agencies. I've seen no evidence to show that the information about the credit card account that's on Miss R's credit file isn't true and accurate, so I find that it wouldn't be fair or reasonable for me to require Zable to amend or remove that information.

Zable is required to respond to any financial difficulties that Miss R is experiencing positively and sympathetically. Zable says that it has agreed a payment plan with Miss R and I've not seen any evidence to show that it hasn't responded to her financial difficulties positively and sympathetically. I appreciate that my decision will be disappointing for Miss R, but I find that it wouldn't be fair or reasonable in these circumstances for me to require Zable to write off any of the balance of her account, to refund to her any of the interest that she's paid to it, to pay her any compensation or to take any other action in response to her complaint.

My final decision

My decision is that I don't uphold Miss R's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 3 February 2026.

Jarrold Hastings
Ombudsman