

The complaint

Mrs M's complaint is, in essence, that Clydesdale Financial Services Limited (trading as Barclays Partner Finance) (the "Lender") acted unfairly and unreasonably by (1) being party to an unfair credit relationship with her under Section 140A of the Consumer Credit Act 1974 (as amended) (the "CCA") and (2) deciding against paying a claim under Section 75 of the CCA.

What happened

I issued a provisional decision on Mrs M's complaint on 18 September 2025, in which I set out the background to the case and my provisional findings on it. A copy of that provisional decision is appended to, and forms a part of, this final decision, so it's not necessary to go over the details again. However, in very brief summary:

- Mrs M bought a timeshare from a timeshare provider (the "Supplier") on 28 August 2017 (the "Time of Sale"), for £13,666. This was financed by a loan of £17,147 from the Lender (the "Credit Agreement"), which included the consolidation of some existing debt.
- The timeshare was a type of asset-backed timeshare which entitled Mrs M to more than holiday rights. It also entitled her to a share in the proceeds of a property named on her purchase agreement (the "Allocated Property") after her contract came to an end.
- Mrs M later complained, via PR, to the Lender about a number of concerns which included misrepresentations by the Supplier giving her a claim against the Lender under Section 75 of the CCA, and matters giving rise to an unfair credit relationship between her and the Lender.
- The Lender rejected the complaint and it was then referred to the Financial Ombudsman Service for an independent assessment.

In my provisional decision I said I didn't think the complaint should be upheld. Again, my full findings can be found in the appended provisional decision, but in very brief summary:

- The Lender had not been unfair or unreasonable in declining Mrs M's Section 75 claim for misrepresentation because:
 - Some of the alleged misrepresentations were in fact true statements or statements of opinion which there was no evidence to demonstrate were not honestly held.
 - The remaining alleged misrepresentations were too vague and lacking in colour and context to be able to draw a positive conclusion that the Supplier had made false statements of specific fact to Mrs M.
- The Lender had not participated in a credit relationship with Mrs M that was unfair to

her because:

- Regardless of whether or not the Lender had carried out appropriate creditworthiness checks, there was a lack of evidence the loan had been unaffordable for Mrs M at the time.
- It was not the case that the credit broker which had arranged the Credit Agreement had not held the necessary permissions from the Financial Conduct Authority.
- I couldn't see that any allegedly unfair terms in the purchase agreement with the Supplier had been operated unfairly against Mrs M or would be operated in such a way in the future.
- It was possible the Supplier had breached Regulation 14(3) of the Timeshare Regulations by marketing the timeshare to Mrs M as an investment, but I was not persuaded by her testimony as to this issue. I had concerns over how late in the process Mrs M had been asked to record her memories, after many years and various events that could have influenced her recollections. I noted, additionally, that it was unclear from Mrs M's testimony whether she was talking about the purchase which is the subject of this complaint, and that she did not say in her testimony that the product had been described as an investment or that she had bought it for that reason. Ultimately, I felt I could not attach enough weight to Mrs M's testimony on this issue. But, even if I could, I didn't think it was persuasive evidence that the Supplier had breached Regulation 14(3) or that this had had a material impact on her purchasing decision.

I invited the parties to the complaint to respond to my provisional decision. The Lender said it agreed with the provisional decision. PR didn't agree with the provisional decision, and asked me to consider various additional points, mostly relating to the alleged sale of the timeshare as an investment, but also relating to the alleged non-disclosure of a commission paid by the Lender to the Supplier for arranging the Credit Agreement. The case has now been returned to me to decide.

The legal and regulatory context

In considering what is fair and reasonable in all the circumstances of the complaint, I am required under DISP 3.6.4R to take into account: relevant (i) law and regulations; (ii) regulators' rules, guidance and standards; and (iii) codes of practice; and (where appropriate), what I consider to have been good industry practice at the relevant time.

The legal and regulatory context that I think is relevant to this complaint is, in many ways, no different to that shared in several hundred published ombudsman decisions on very similar complaints – which can be found on the Financial Ombudsman Service's website. And with that being the case, it is not necessary to set out that context in detail here. But I would add that the following regulatory rules/guidance are also relevant:

The Consumer Credit Sourcebook (“CONC”) – Found in the Financial Conduct Authority’s (the “FCA”) Handbook of Rules and Guidance

Below are the most relevant provisions and/or guidance as they were at the relevant time:

- CONC 3.7.3R
- CONC 4.5.3R
- CONC 4.5.2G

The FCA’s Principles

The rules on consumer credit sit alongside the wider obligations of firms, such as the Principles for Businesses (“PRIN”). Set out below are those that are most relevant to this complaint:

- Principle 6
- Principle 7
- Principle 8

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.

Following the responses from both parties, I’ve considered the case afresh and having done so, I’ve reached the same decision as that which I outlined in my provisional findings, for broadly the same reasons.

Again, my role as an Ombudsman isn’t to address every single point which has been made to date, but to decide what is fair and reasonable in the circumstances of this complaint. If I haven’t commented on, or referred to, something that either party has said, this doesn’t mean I haven’t considered it.

Rather, I’ve focused here on addressing what I consider to be the key issues in deciding this complaint and explaining the reasons for reaching my final decision.

PR’s comments in response to the provisional decision relate only to the issue of whether the credit relationship between Mrs M and the Lender was unfair. In particular, PR has provided further comments in relation to whether the membership was sold to Mrs M as an investment at the Time of Sale. It has also now argued for the first time that the payment of a commission by the Lender to the Supplier led to an unfair credit relationship.

As outlined in my provisional decision, PR originally raised various other points of complaint, all of which I addressed at that time. But it didn’t make any further comments in relation to those in its response to my provisional decision. Indeed, it hasn’t said it disagrees with any of my provisional conclusions in relation to those other points. And since I haven’t been provided with anything more in relation to those other points by either party, I see no reason to change my conclusions in relation to them as set out in my provisional decision. So, I’ll focus here on PR’s points raised in response.

Section 140A of the CCA: did the Lender participate in an unfair credit relationship?

The Supplier’s alleged breach of Regulation 14(3) of the Timeshare regulations

PR says it hadn’t shared the Investigator’s assessment on this complaint with Mrs M, saying this was done in order not to influence her recollections. PR said Mrs M was also unaware

about the judgment handed down in *Shawbrook and BPF v FOS*¹. PR said this means her recollections have not been influenced by either the Investigator's assessment or the judgment.

Part of my assessment of Mrs M's testimony was to consider *when* it was written, and whether it may have been affected by external factors such as the widespread publication of the outcome of *Shawbrook and BPF v FOS*.

I have thought about what PR has said, but on balance, I don't find it a credible explanation of the contents of Mrs M's evidence. Here, PR responded to our Investigator's assessment to say that Mrs M clearly remembered that the timeshare had been sold to her as an investment and it provided evidence from Mrs M which was meant to support this. I fail to understand how Mrs M disagreed with the assessment on the basis that the timeshare was sold as an investment if she didn't know our Investigator's conclusions. It follows, in my view, that Mrs M did know about our Investigator's assessment before her evidence was provided.

So, I maintain that there is a risk that Mrs M's testimony was coloured by the Investigator's assessment and/or the outcome in *Shawbrook & BPF v FOS*. And, on balance, the way in which the evidence has been provided makes me conclude that I can place little weight on it.

As I've already said, I also do not think that Mrs M's recollections do in fact support the allegation made on her behalf by PR that the Supplier sold or marketed the timeshare to her as an investment or that this was material to her purchasing decision. All she says is that she was told she "*ow[n]ed 2% of the property*". That's not sufficient, in my view, to make PR's case. PR has argued that, in essence, it would have been natural for Mrs M to have an expectation of a financial gain given the circumstances, and therefore understand the product to be an investment, but I think this is too speculative given the lack of other evidence to corroborate it.

So, ultimately, for the above reasons, along with those I already explained in my provisional decision, I remain unpersuaded that any breach of Regulation 14(3) was material to Mrs M's purchasing decision.

The alleged payment of a commission by the Lender to the Supplier

The PR says that a payment of commission from the Lender to the Supplier at the Time of Sale should lead me to uphold this complaint because, simply put, information in relation to that payment went undisclosed at the Time of Sale.

As both sides already know, the Supreme Court handed down an important judgment on 1 August 2025 in a series of cases concerned with the issue of commission: *Johnson v FirstRand Bank Ltd, Wrench v FirstRand Bank Ltd and Hopcraft v Close Brothers Ltd* [2025] UKSC 33 ('*Hopcraft, Johnson and Wrench*').

The Supreme Court ruled that, in each of the three cases, the commission payments made to car dealers by lenders were legal, as claims for the tort of bribery, or the dishonest assistance of a breach of fiduciary duty, had to be predicated on the car dealer owing a fiduciary duty to the consumer, which the car dealers did not owe. A "disinterested duty", as described in *Wood v Commercial First Business Ltd & ors and Business Mortgage Finance 4 plc v Pengelly* [2021] EWCA Civ 471, is not enough.

¹ *R (on the application of Shawbrook Bank Ltd) v Financial Ombudsman Service Ltd and R (on the application of Clydesdale Financial Services Ltd (t/a Barclays Partner Finance)) v Financial Ombudsman Service* [2023] EWHC 1069 (Admin) ('*Shawbrook & BPF v FOS*').

However, the Supreme Court held that the credit relationship between the lender and Mr Johnson was unfair under Section 140A of the CCA because of the commission paid by the lender to the car dealer. The main reasons for coming to that conclusion included, amongst other things, the following factors:

1. The size of the commission (as a percentage of the total charge for credit). In Mr Johnson's case it was 55%. This was "*so high*" and "*a powerful indication that the relationship...was unfair*" (see paragraph 327);
2. The failure to disclose the commission; and
3. The concealment of the commercial tie between the car dealer and the lender.

The Supreme Court also confirmed that the following factors, in what was a non-exhaustive list, will normally be relevant when assessing whether a credit relationship was/is unfair under Section 140A of the CCA:

1. The size of the commission as a proportion of the charge for credit;
2. The way in which commission is calculated (a discretionary commission arrangement, for example, may lead to higher interest rates);
3. The characteristics of the consumer;
4. The extent of any disclosure and the manner of that disclosure (which, insofar as Section 56 of the CCA is engaged, includes any disclosure by a supplier when acting as a broker); and
5. Compliance with the regulatory rules.

From my reading of the Supreme Court's judgment in *Hopcraft, Johnson and Wrench*, it sets out principles which apply to credit brokers other than car dealer-credit brokers. So, when considering allegations of undisclosed payments of commission like the one in this complaint, *Hopcraft, Johnson and Wrench* is relevant law that I'm required to consider under Rule 3.6.4 of the Financial Conduct Authority's Dispute Resolution Rules ('DISP'). But I don't think *Hopcraft, Johnson and Wrench* assists Mrs M in arguing that her credit relationship with the Lender was unfair to her for reasons relating to commission given the facts and circumstances of this complaint.

I haven't seen anything to suggest that the Lender and Supplier were tied to one another contractually or commercially in a way that wasn't properly disclosed to Mrs M, nor have I seen anything that persuades me that the commission arrangement between them gave the Supplier a choice over the interest rate that led her into a credit agreement that cost disproportionately more than it otherwise could have.

I acknowledge that it's possible that the Lender and the Supplier failed to follow the regulatory guidance in place at the Time of Sale insofar as it was relevant to disclosing the commission arrangements between them.

But as I've said before, the case law on Section 140A makes it clear that regulatory breaches do not automatically create unfairness for the purposes of that provision. Such breaches and their consequences (if there are any) must be considered in the round, rather than in a narrow or technical way. And with that being the case, it isn't necessary to make a formal finding on that because, even if the Lender and the Supplier failed to follow the relevant regulatory guidance at the Time of Sale, it is for the reasons set out below that I don't currently think any such failure is itself a reason to find the credit relationship in question unfair to Mrs M.

In stark contrast to the facts of Mr Johnson's case, the amount of commission paid by the Lender to the Supplier for arranging the Credit Agreement that Mrs M entered into wasn't high. At £428.68, it was only 2.5% of the amount borrowed and even less than that as a proportion of the charge for credit. So, had she known at the Time of Sale that the Supplier was going to be paid a flat rate of commission at that level, I'm not currently persuaded that she either wouldn't have understood that or would have otherwise questioned the size of the payment at that time. After all, Mrs M had no obvious means of her own to pay for it. And at such a low level, the impact of commission on the cost of the credit she needed for the timeshare doesn't strike me as disproportionate. So, I think she would still have taken out the loan to fund her purchase at the Time of Sale had the amount of commission been disclosed.

What's more, based on what I've seen so far, the Supplier's role as a credit broker wasn't a separate service and distinct from its role as the seller of timeshares. It was simply a means to an end in the Supplier's overall pursuit of a successful timeshare sale. I can't see that the Supplier gave an undertaking – either expressly or impliedly – to put to one side its commercial interests in pursuit of that goal when arranging the Credit Agreement. And as it wasn't acting as an agent of Mrs M but as the supplier of contractual rights she obtained under the Purchase Agreement, the transaction doesn't strike me as one with features that suggest the Supplier had an obligation of 'loyalty' to her when arranging the Credit Agreement and thus a fiduciary duty.

Overall, therefore, I'm not currently persuaded that the commission arrangements between the Supplier and the Lender were likely to have led to a sufficiently extreme inequality of knowledge that rendered the credit relationship unfair to Mrs M.

Section 140A: Conclusion

Given all of the factors I've looked at in this part of my decision, and having taken all of them into account, I'm not persuaded that the credit relationship between Mrs M and the Lender under the Credit Agreement and related Purchase Agreement was unfair to her. And as things currently stand, I don't think it would be fair or reasonable that I uphold this complaint on that basis.

Commission: The Alternative Grounds of Complaint

While I've found that Mrs M's credit relationship with the Lender wasn't unfair to her for reasons relating to the commission arrangements between it and the Supplier, two of the grounds on which I came to that conclusion also constitute separate and freestanding complaints to Mrs M's complaint about an unfair credit relationship. So, for completeness, I've considered those grounds on that basis here.

The first ground relates to whether the Lender is liable for the dishonest assistance of a breach of fiduciary duty by the Supplier because it took a payment of commission from the Lender without telling Mrs M (i.e., secretly). And the second relates to the Lender's compliance with the regulatory guidance in place at the Time of Sale insofar as it was relevant to disclosing the commission arrangements between them.

However, for the reasons I set out above, I'm not persuaded that the Supplier – when acting as credit broker – owed Mrs M a fiduciary duty. So, the remedies that might be available at law in relation to the payment of secret commission aren't, in my view, available to her. And while it's possible that the Lender failed to follow the regulatory guidance in place at the Time of Sale insofar as it was relevant to disclosing the commission arrangements between it and the Supplier, I don't think any such failure on the Lender's part is itself a reason to uphold this complaint because, for the reasons I also set out above, I think she would still have taken out the loan to fund her purchase at the Time of Sale had there been more adequate disclosure of the commission arrangements that applied at that time.

My final decision

For the reasons explained above, and in the appended provisional decision, I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 9 February 2026.

A handwritten signature in blue ink, appearing to read 'Will Culley', with a horizontal line underneath.

Will Culley
Ombudsman

COPY OF PROVISIONAL DECISION

I've considered the relevant information about this complaint.

Having done so, I've arrived at the same general conclusions as our Investigator, but I've explained some of my findings in more detail. As a result, I'm issuing this provisional decision to allow the parties to the case an opportunity to make further submissions.

The deadline for both parties to provide any further comments or evidence for me to consider is **2 October 2025**. Unless the information changes my mind, my final decision is likely to be along the following lines.

The complaint

Mrs M's complaint is, in essence, that Clydesdale Financial Services Limited (trading as Barclays Partner Finance) (the "Lender") acted unfairly and unreasonably by (1) being party to an unfair credit relationship with her under Section 140A of the Consumer Credit Act 1974 (as amended) (the "CCA") and (2) deciding against paying a claim under Section 75 of the CCA.

Mrs M is represented in her complaint by a professional representative ("PR").

What happened

This complaint relates to a timeshare purchase made by Mrs M from a timeshare provider (the "Supplier") on 28 August 2017. I've outlined the basic details below:

- The purchase made on 28 August 2017 was of a membership in the Supplier's "Fractional Club". Mrs M bought 910 points in the Fractional Club, which could be used in exchange for holiday accommodation annually. This type of timeshare was also asset-backed, which meant it included a share in the future sale proceeds of a specific timeshare apartment named on Mrs M's purchase paperwork. The total price of the membership was £13,666.
- The Supplier arranged a loan (the "Credit Agreement") with the Lender for £17,147. This covered both the purchase price and the consolidation of existing borrowing relating to a Trial membership Mrs M had taken out about six months previously.
- In November 2022, through PR, Mrs M complained to the Lender, seeking to find it responsible for the Supplier having mis-sold the timeshare and associated loan. The individual mis-selling concerns raised by PR can be found in the table below, but broadly-speaking they included misrepresentations for which Mrs M sought to hold the Lender liable under Section 75 of the CCA, and matters which were alleged to have rendered the credit relationship between her and the Lender unfair to her under Section 140A of the CCA.

The Lender didn't respond to the complaint, which was then referred to the Financial Ombudsman Service. It was assessed by an Investigator who, having considered the information on file, rejected the complaint on its merits.

Mrs M disagreed with the Investigator's assessment and asked for an Ombudsman's decision – which is why it was passed to me.

The legal and regulatory context

In considering what is fair and reasonable in all the circumstances of the complaint, I am required under DISP 3.6.4R to take into account: relevant (i) law and regulations; (ii) regulators' rules, guidance and standards; and (iii) codes of practice; and (where appropriate), what I consider to have been good industry practice at the relevant time.

The legal and regulatory context that I think is relevant to this complaint is no different to that shared in several hundred published ombudsman decisions on very similar complaints – which can be found on the Financial Ombudsman Service's website. And with that being the case, it is not necessary to set out that context here.

What I've provisionally 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. And having done that, I do not think this complaint should be upheld.

However, before I explain why, I want to make it clear that my role as an Ombudsman is not to address every single point that has been made to date. Instead, it is to decide what is fair and reasonable in the circumstances of this complaint. So, if I have not commented on, or referred to, something that either party has said, that does not mean I have not considered it.

I think it's also important at this stage to outline very briefly the general grounds on which Mrs M seeks redress from the Lender in relation to what are, at least in part, the *Supplier's* alleged wrongdoings as opposed to the Lender's. The grounds are that Mrs M has a claim under Section 75 of the CCA, and Section 140A of the CCA.

Section 75 of the CCA gives a person who has purchased goods or services with certain kinds of credit, a right to claim against their lender in respect of any breach of contract or misrepresentation on the part of the supplier of those goods or services. This is subject to certain technical conditions being met. Neither party to the complaint has disputed that these conditions have been met so I'll say no more on this point other than that, having considered the evidence myself, I am satisfied the conditions have indeed been met.

Section 140A of the CCA operates in a more complex manner than Section 75. Insofar as is relevant to Mrs M's case, it means that the credit relationship between her and the Lender can be found unfair because of anything done (or not done) by, or on behalf of, the Lender.

An unfair credit relationship can also be based on the terms of a related agreement (such as the agreement to buy the timeshare) and, when combined with Section 56 of the CCA, on anything done or not done by the Supplier on the Lender's behalf before the making of the timeshare or loan agreements. The Supplier's acts or omissions during the process of negotiations leading up to the purchase are deemed to be the Lender's responsibility.

In the interests of efficiency and ease of reading, I have set out my findings in a table format. Where a particular finding requires further explanation or analysis, I have indicated this and provided the further explanation below the table.

Table of Findings

Section 75 - Misrepresentations	Reason why this complaint doesn't succeed
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It was falsely represented that the product was an investment that would "considerably appreciate in value".	There's insufficient evidence this was said. If it was said, it would not be untrue to describe the product as an investment as it contained investment features. Any statements regarding future value are likely to have been statements of honest opinion in the absence of evidence to indicate otherwise.
It was falsely represented that there would be a considerable return on investment because involved a share in a property that would increase in value.	As per the point above, there is insufficient evidence these representations were made. If they were, there's insufficient evidence they were anything other than statements of honest opinion.
It was falsely represented that the Fractional Club membership could be sold back to the Supplier or easily to third parties at a profit.	There's very little colour or context to this allegation, meaning it's difficult to conclude the Supplier represented this to be the case.
It was falsely represented that Mrs M would have access to "the holiday apartment" at any time all year round.	This is a vague allegation which also lacks sufficient detail, context or colour to demonstrate the Supplier made such statements.
Section 140A – Matters allegedly making the credit relationship unfair	Reason why this complaint doesn't succeed
The Lender failed to carry out the creditworthiness/affordability checks required by industry guidance or regulations.	Mrs M has not provided evidence that the loan was actually unaffordable, which would need to be shown if the complaint were to succeed on this point.
The Credit Agreement was arranged by an unauthorised credit broker. This meant the loan was unenforceable.	The entity which arranged the Credit Agreement held the relevant regulatory permissions, so the agreement was not arranged by an unauthorised credit broker.
The Supplier's terms and conditions contain unfair terms, which include its ability to repossess the membership and retain all sums paid in the event of small breaches by Mrs M.	It's possible some of the Supplier's terms have the potential to operate in an unfair way, but I've not seen evidence that the terms have operated in that way in Mrs M's case, or are likely to operate in that way in the future.
The Supplier marketed and sold the membership as an investment in breach of Regulation 14(3) of the Timeshare Regulations.	While it's possible the Supplier marketed the product in this way, it would need to have played a material part in Mrs M's decision to buy the Fractional Club membership, to render the credit relationship between her and the Lender unfair. I'm not convinced it did. See further details below.

The reason why I've been unable to conclude that any potential marketing by the Supplier of the Fractional Club product to Mrs M as an investment is likely to have had a material impact on his decision to make his purchase, is due to a lack of persuasive evidence that this was the case.

When Mrs M's complaint was first made by PR, it took the form of a letter of complaint which was more or less identical to other letters I have seen from PR, sent on behalf of other

complainants. There was little to distinguish it from many other complaints, and it contained no direct testimony from Mrs M. In other words, it was generic in nature and I found it of very limited assistance in determining what was likely to have happened at the time of sale.

We did not receive any direct testimony from Mrs M until January 2024, in the form of a statement made nearly seven years after the events in question, following an unfavourable assessment from our Investigator, and with the mid-2023 judgment in the case of *Shawbrook & BPF v. FOS* having given a public indication of what might make for a successful claim in cases involving alleged mis-selling of timeshares. This doesn't necessarily mean that the witness statement we've received does not represent what Mrs M remembered, in 2024, of what the Supplier had said or what her state of mind was in 2017. However, I have to consider that there's a real possibility that, apart from recalling events potentially being challenging this many years on, that any testimony produced *now* risks having been influenced by later events such as those I've outlined above. I am inclined in the circumstances to treat Mrs M's 2024 testimony with considerable caution and there is unfortunately not much weight I can place on it as a result.

There are other reasons, too, why it's difficult to place weight on Mrs M's 2024 testimony as evidence of what happened at the time of sale, or her state of mind at that time. It's apparent from her statement that she has conflated different experiences with the Supplier. The Supplier's records show that in April 2018 Mrs M went on to trade in her Fractional Club membership for another product called "Signature". This purchase appears to have been financed by a different lender. In her 2024 statement, Mrs M refers to the year 2017 but says the Supplier sold her a "Signature Apartment". This complaint is about the 2017 purchase financed by the Lender, but I'm unable to determine if Mrs M's recollections are of that purchase or the 2018 Signature purchase.

Even if I could place weight on Mrs M's 2024 statement as being evidence of what happened at the time of sale in 2017, I note she says nothing in her statement about the Supplier having sold or marketed the product to her as an investment.

In light of the above, I don't think it's likely, if the Supplier marketed or sold the Fractional Club membership to Mrs M in August 2017 as an investment, that this had a material impact on her purchasing decision. The evidence does not support such a conclusion. And so I'm unable to conclude that any lack of compliance by the Supplier with Regulation 14(3) of the Timeshare Regulations rendered the credit relationship between Mrs M and the Lender, unfair to her.

Conclusion

In conclusion, given the facts and circumstances of this complaint, I do not think that the Lender acted unfairly or unreasonably when it dealt with Mrs M's Section 75 claim, and I am not persuaded that the Lender was party to a credit relationship with her under the Credit Agreement that was unfair to her for the purposes of Section 140A of the CCA. And having taken everything into account, I see no other reason why it would be fair or reasonable to direct the Lender to compensate her.

My provisional decision

For the reasons explained above, I'm not minded to uphold this complaint.

Will Culley
Ombudsman