

The complaint

Mr L complains that Elfin Market Ltd provided poor customer service when he complained about a technical issue with its app.

What happened

Mr L says he was unable to make a payment via the Elfin app and raised a complaint on 28 May 2025 via email. He says that, although Elfin responded on 3 June 2025 to say the issue had been resolved, he remained unhappy but heard nothing back. Mr L says he asked for a complaint update on 12 June 2025, but the complaint wasn't logged until 24 June 2025 after he'd sought a further update. He says Elfin did not follow its own complaints procedure and the whole experience was stressful and upsetting.

Elfin says it responded to Mr L's original query on 3 June 2025 to tell him that it had reset his account and to advise he could also make payments manually. It acknowledges that it did not log Mr L's complaint at that point and asked for clarification. Elfin says it apologised for not raising the complaint until 24 June 2025 but could not agree that it had not followed its own complaints procedure. However, it says it recognised that Mr L was not happy and offered a £15 credit as a goodwill gesture to cover June's interest charge. It says it has also refunded interest charges from March to May 2025 in response to Mr L's previous complaint about the suspension of withdrawals.

Our investigator did not recommend the complaint should be upheld. Although she accepted that Mr L had been inconvenienced by the app not working initially, and by Elfin's delayed responses, she considered Elfin had done enough by refunding the interest for four months in total.

Mr L responded to say, in summary, that he hadn't received the £15 credit and he'd had to continually chase Elfin to try to get a complaint correctly logged.

Elfin says it has now credited Mr L's account with the £15, but Mr L says he's unable to withdraw it.

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.

It is not in dispute that the app initially would not allow Mr L to make a payment on 28 May 2025. Although this was resolved by 3 June 2025, I accept this was inconvenient to Mr L and would have affected the interest calculation.

Mr L did indeed make a payment of £11.52 on 4 June 2025, so would have been charged additional interest compared with making the payment a week earlier.

However, in the resolution of this complaint, Elfin has refunded an amount equivalent to the whole month's interest so I can't say Mr L has been financially disadvantaged here.

As Mr L has now repaid his account, Elfin says it is currently blocked pending closure. It says Mr L's account was credited with the £15 which brought it from a negative balance to zero. As Elfin is planning on closing Mr L's account, which it is entitled to do, I don't consider it is unreasonable that Mr L should no longer be able to make withdrawals when the balance is zero.

With regard to the response times to Mr L's emails I can understand why he found the delays frustrating, especially when Elfin took until 24 June 2025 to confirm it had raised the complaint. That said, I don't consider Elfin acted unreasonably at that point. It said *"If we are able to resolve your complaint quickly, you will hear from us within 5 working days. If we are required to do further investigation, please allow 8 weeks for your Final Response from us. This is in-keeping with <Financial Conduct Authority> FCA rules."*

As Elfin issued its final response on 9 July 2025 – six weeks after Mr L's initial contact, I'm satisfied it was within the FCA's guidelines.

In summary, I accept that Mr L was concerned about the functionality of the app and the subsequent delayed responses from Elfin, but I find that Elfin has resolved the issues fairly and reasonably.

My final decision

My decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 9 March 2026.

Amanda Williams
Ombudsman