

## **The complaint**

Mr J complains Toynbee Hall (TH) didn't support him when providing debt counselling.

## **What happened**

Mr J was in mental health crisis breathing space (MHCBS). He's explained he couldn't get hold of TH for weeks on end which caused him significant stress and anxiety. Mr J has said he has a serious mental health condition and TH made this worse.

TH said they'd upheld Mr J's complaint on three points:

- Delayed responses to his communications
- Lack of timely updates
- The stress and anxiety this caused

TH noted Mr J has asked for compensation but couldn't find he'd experienced any financial loss or direct costs. They said as a registered charity, it's not within their policy to offer compensation in cases where no financial loss has occurred. So, because of that, they didn't offer compensation but said sorry for what'd happened.

Unhappy with this Mr J asked us to look into things, saying just because TH are a charity doesn't mean they shouldn't pay compensation as they've caused him great upset and worry.

One of our Investigators considered things and overall felt TH's apology was a fair way for them to have resolved this complaint.

Mr J didn't agree with this, so the complaint's been passed to me to decide.

## **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.

I think it's important to explain I've considered all of the information provided by both parties in reaching my decision. If I've not reflected or answered something that's been said it's not because I didn't see it, it's because I didn't deem it relevant to the crux of the complaint. This isn't intended as a discourtesy to either party, but merely to reflect my informal role in deciding what a fair and reasonable outcome is.

As a starting point I don't agree with TH that they should only offer compensation in situations where financial loss has occurred. I do also think it'd be appropriate to do in situations where they have caused distress to someone

But, I can only require TH to pay compensation if I'm satisfied the outcome they've already offered – in Mr J's case an apology – isn't a fair outcome.

I'd also like to thank Mr J for his disclosures to us about his health and circumstances. I've not gone into those in detail in this decision, as it's published on our website. But I did want him to know I'd taken it into account when deciding the outcome of this case.

Our Investigator described the timeline of events to Mr J and TH in detail, and neither party has disputed that. So, I won't set out the full detail of it again, though I've reviewed all of the contact between both parties.

Having done so, the only fault I've been able to identify is TH didn't tell Mr J they'd taken over his MHCBS from a previous provider. But, when he contacted them, they confirmed they had taken over the same day.

From then on, based on everything I've seen, they replied promptly to all of Mr J's contacts and overall handled things fairly.

Not every error necessarily warrants compensation. Sometimes an error can be such that an apology is a fair outcome. And in My J's case I'm satisfied TH's apology for any issues with their communication and impact to him because of that is fair.

### **My final decision**

For the reasons I've explained above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 16 March 2026.

Jon Pearce  
**Ombudsman**