

## **The complaint**

Mr M complains about the telephone call Valour Finance Limited trading as Savvy.co.uk (“Valour”) asked him to make after applying for a loan.

## **What happened**

This complaint stems from a £1,000 loan that Mr M applied for on 29 September 2025. Following the application, he was asked to call Valour – for security and fraud prevention purposes. Mr M made the call, but when he spoke with an agent, he found it hard to hear due to the background noise. Mr M says he couldn’t really hear the agent so just agreed with them even if the answers provided may not have been accurate.

In response to Mr M’s complaint, Valour said it hadn’t made an error when it asked Mr M to call it, apologised for the agent not calling back and said feedback will be provided. Unhappy with this response, Mr M referred the complaint to the Financial Ombudsman.

The complaint was considered by an Investigator, who didn’t ask Valour to do any more beyond what it said in the final response letter. Mr M disagreed saying, in summary

- The assessment didn’t mention or deal with the telephone call.
- Mr M said there was no need for the call as it went over the details he provided in his online application – which is poor customer service.
- Mr M wasted his time on the call reiterating information already provided.
- There was a lot of background noise which wasn’t expected.
- The adviser cut Mr M off and no attempt was made to call him back which is further poor customer service.

These comments didn’t change the Investigator’s mind and as no agreement could be reached the complaint has 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.

Firstly, Valour has explained;

*“The client completes an online application and if pre-approved they are required to contact us to go through the details to prevent fraud and anti-money laundering.”*

As such, any application that is pre-approved requires the applicant to call and speak to Valour on the phone. And having reviewed a number of Valour cases, my experience tells me this is correct and part of Valour’s affordability and lending process.

I appreciate Mr M says when he telephoned, the call was more than just a security check – he had to go over the details he had provided as part of his online application. But

regardless of why Valour wanted him to call, it was entitled to ask him to do so, and as such no error was made by asking him to call.

Valour is required to put in place policies to enable it to comply with the regulations around unaffordable lending and – Valour has decided that part of that should be a telephone call with an agent to discuss the application. So, Valour requiring Mr M to call in isn't an error and I don't make any award against Valour for this. Indeed, should Mr M wish to make another loan application to Valour in all likelihood the same process would be followed.

Secondly, a copy of the call Mr M had with Valour on 29 September 2025, has been provided and I've listened to it – this call is 33 minutes long. I know Mr M is unhappy with the length of the call – but the call took as long as it needed, and so I can't uphold the complaint solely because this took longer than Mr M was expecting.

But in saying that, there were times where due to the line and the background noise it made it difficult for both parties to hear exactly what was being said. There is at times a lot of background noise – you can hear parts of conversations other agents / staff members are having especially when the call agent is typing or there was a pause. That did lead to both the agent and Mr M having to repeat themselves.

Valour has explained that the call was made in a busy office environment – which maybe the case but still the call was impacted by the background noise.

I also agree the call was cut off at the end – and Mr M says he could've had further questions, and the agent ought to have called him back. But Valour has already conceded this part of the complaint – it has accepted the agent ought to have attempted to call Mr M back.

Valour has also accepted that this call may have gone better because it said feedback will be provided. But really, what I'm being asked to decide is whether, given the circumstances of the complaint, Mr M should receive further compensation.

It may help if I explain that we are an informal dispute resolution service designed to deal with cases quickly and with minimum formality. Considering our role, I've also looked at our scale and awards for payments that could be made for distress and inconvenience. But what is important to note I can't make an award purely to fine or punish Valour for any mistake.

I'm satisfied that the call didn't go as planned, the agent ought to have called Mr M back – as Valour has accepted and there was a lot of background noise which at time made it hard to hear what being said.

I'm also satisfied that using financial services won't always be totally hassle free and at times can be frustrating – as I think is the case here. Valour has accepted something went wrong and apologised to Mr M. And while a mistake has been made, I don't think a further award beyond the apology is warranted here. Especially because while Mr M says this was poor customer service there was minimum impact as far as I can see the loan was granted.

So, while I can't uphold the complaint about Valour's request to Mr M that he call it to complete the application. I can understand why Mr M was unhappy with the background noise of the call and the number of times he had to repeat himself. However, for the reasons set out above I don't think any further award is needed.

**My final decision**

So, for the reasons I've explained above, Valour isn't required to make any further award to Mr M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 April 2026.

Robert Walker  
**Ombudsman**