

The complaint

Mrs T complains about the way Frasers Group Financial Services Limited trading as Frasers Plus closed her account.

What happened

Mrs T has explained she was persuaded to open a Frasers Plus store card in store on 27 August 2025 as the only other option to pay for an item was with cash. Mrs T has told us she was advised to sign up for the store card as an alternative means of payment. Mrs T says she asked if the store card would impact her credit file and was told it wouldn't if she paid it off in full without any delay.

Mrs T says she completed the purchase then was shown by the member of staff in store how to pay it off by bank transfer. Mrs T says she did this within minutes of making her purchase. Mrs T says she then contacted Frasers Plus via its app and by email to request account closure.

No response was received for several weeks so Mrs T chased Frasers Group on 20 September 2025. When Mrs T chased Frasers Plus she says she quoted the 14 day cooling off period set out in the credit agreement. At that point, the 14 day cooling off period had expired.

Frasers Plus closed Mrs T's account at the end of October 2025 but there was a record on her credit file. Mrs T complained and Frasers Plus issued a final response. Frasers Plus apologised for the delay in closing Mrs T's account and paid her £20 for the distress and inconvenience caused.

An investigator at this service upheld Mrs T's complaint. They thought Mrs T's email dated 27 August 2025 showed she wanted to withdraw from the store card agreement. The investigator was satisfied Mrs T made her request within the 14 day cooling off period. The investigator asked Frasers Plus to remove the information about the store card from Mrs T's credit file altogether and pay her a further £80 for the distress and inconvenience caused.

Frasers Plus asked to appeal and said Mrs T's email on 27 August 2025 was a request to close her account not withdraw from the agreement which is different.

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've been brief in setting out the background above as all parties broadly agree concerning the key events for Mrs T's complaint.

I can see Mrs T opened the store card on 27 August 2025 and I'm satisfied it was with the intention to purchase a specific item only. I can see Mrs T emailed Frasers Plus on the same

day she opened the store card, having already repaid the outstanding balance. Mrs T's email said:

Closing account

Hi

How do I close my account please?

I only set it up in store to make a payment via card as all your card machines had gone down at the store.

It's clear that Mrs T had no wish to have an active store card with Frasers Plus and that she wanted that relationship to end. Mrs T has explained she specifically asked staff in store about the impact to her credit file and was told if she paid off the balance quickly there would be none. I appreciate that's not something we can now verify, but Mrs T's comments have been consistent and match the quick request to close her account. I'm satisfied it was a priority for Mrs T to ensure there would be no impact to her credit file.

I also think it's fair to note Mrs T asked a question. *How do I close my account please?* No response or information about how to do that was provided. Given Mrs T was on the first day of a 14 day cooling off period, I think she could've reasonably expected some kind of response within that time frame. And I think if Frasers Plus had responded and checked with Mrs T what she wanted to do, she would've quickly explained she wanted to exercise her rights under the 14 day cooling off period as the balance had been repaid and withdraw.

I note Frasers Group's response to the investigator makes the point that there's a technical difference between *withdrawal* and *account closure, early settlement and termination*. I take the point, but these are technical definitions and I wouldn't expect Mrs T to have known that by asking to close her account within the 14 day cooling off period it would somehow impact her ability to withdraw from the credit agreement. And, as set out above, I'm satisfied the fairest approach would've been for Frasers Plus to have responded to Mrs T's 27 August 2025 email within the cooling off period. That would've meant Miss T's request could've been checked and appropriate information provided. I think a prompt response by Frasers Plus would've led to Miss T confirming she wanted to withdraw from the credit agreement within the 14 day cooling off period.

I think the investigator's recommendations fairly resolve Mrs T's complaint. Removing the account from Mrs T's credit file means there will be no impact or record of it going forward. I can see Mrs T made a number of requests and experienced unnecessary delays in arranging the account closure. I'm satisfied an additional £80, in recognition of the distress and inconvenience caused, fairly reflects the impact to Mrs T. As a result, I'm going to proceed on that basis and uphold Mrs T's complaint.

My final decision

My decision is that I uphold Mrs T's complaint and direct Frasers Group Financial Services Limited trading as Frasers Plus to settle as follows:

- Remove any reference to its account from Mrs T's credit file
- Pay Mrs T an additional £80 in recognition of the distress and inconvenience caused

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs T to accept or reject my decision before 10 April 2026.

Marco Manente
Ombudsman