

## The complaint

With the help of a professional representative (PR), Miss L complains that Loans 2 Go Limited trading as Loans 2 Go lent to her irresponsibly. For ease, I'll refer to the actions of the PR as being those of Miss L.

## What happened

Miss L applied for a loan with Loans 2 Go which was agreed on the following terms:

Date	Amount	Term	Repayment	Total payable
31 January 2024	£400	18 months	£82.22	£1,479.96

Miss L repaid the loan in full on 4 March 2024, so she paid a total of £465.39 for the loan.

The details of this complaint are well-known to both parties, so I won't repeat them again here. The facts aren't in dispute, so I'll focus on giving the reasons for my decision.

## 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.

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We've set out our general approach to complaints about unaffordable or irresponsible lending on our website, and I've taken this into account in deciding Miss L's case.

I've decided the credit was provided fairly because:

- I think the checks Loans 2 Go did before providing the credit were reasonable and proportionate given the size of the loan offered and what it knew about Miss L's financial situation.
- When she applied for the loan, Miss L declared a monthly income of £2,000 and expenditure of £1,055. Loans 2 Go checked her income using a credit reference agency and found a minimum income of £1,640. It used this lower figure for its assessment. It calculated her expenditure and found it to be higher than she quoted – around £1,360.

Using its own figures – rather than those provided by Miss L – Loans 2 Go calculated her monthly disposable income to be £280 from which to pay the £82.22 payment to this loan. If it had used her figures, the monthly disposable income would have been much higher. Loans 2 Go checked Miss L's credit file and saw she had some debts elsewhere – in the region of £2,800 – which were all up to date.

- Based on the information Loans 2 Go gathered and what it knew about Miss L's

circumstances, there was nothing to suggest she was likely to be unable to sustainably repay what she was being lent.

- As I've mentioned above, Miss L repaid the loan within 33 days and paid £65.39 in interest. I've seen no evidence of Miss L contacting Loans 2 Go about any financial difficulties or problems making the repayments. I've seen nothing which makes me think Loans 2 Go treated Miss L unfairly in some other way.

This means I don't think Loans 2 Go did anything wrong when it provided the loan to Miss L.

I've also considered whether the relationship might have been unfair under s.140A of the Consumer Credit Act 1974. However, for the reasons I've already given, I don't think Loans 2 Go lent irresponsibly to Miss L or otherwise treated her unfairly. I haven't seen anything to suggest that s.140A or anything else would, given the facts of this complaint, lead to a different outcome here.

I know this isn't the outcome Miss L hoped for. But for the reasons above, I'm not asking Loans 2 Go to do anything to put things right.

### **My final decision**

My final decision is that I'm not upholding Miss L's complaint about Loans 2 Go Limited trading as Loans 2 Go.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 30 April 2026.

Richard Hale  
**Ombudsman**