

## **complaint**

Mr B complains that issues with the online portal operated by Creation Financial Services Limited have resulted in him incurring interest and penalties on his credit card account.

## **background**

Mr B complained to CFS about this matter. And, being unhappy with its response, he complained to this service.

Our investigator thought Mr B's complaint shouldn't be upheld.

Mr B disagreed with the investigator's conclusions. So, the matter's been referred to me to make a final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've decided not to uphold Mr B's complaint and I'll explain why.

Mr B says CFS' online portal's failing to update the minimum monthly payment amount when a payment's made. He says this has resulted in an incorrect amount being paid and the account missing the minimum payment amount. And he says he's been charged interest and penalties as a result.

Mr B also says he recently logged in expecting to find his minimum payment displayed, but the online portal showed the amount due was £0.00.

So, Mr B says he'd like the fees and interest he's been charged repaid and he'd like compensation for the many hours he's spent dealing with this matter.

CFS says Mr B's monthly statement was issued on 21 November 2016 and the required payment of £88.72 was due on 12 December. But it says no payment was received until 22 December. It says as a payment wasn't received by the due date, a late fee of £12 was correctly applied on 13 December. And it says interest totalling £47.34 was correctly applied on 21 December.

CFS also says Mr B has a credit limit of £5,000. It says a monthly statement was issued on 18 February 2017 with an opening balance of £4,964.01. It says Mr B made a payment of £197 on 28 January and he made purchases totalling £185.02 during the statement period which put his balance at £4,952.03. It says interest of £49.50 was correctly applied which put his balance at £5,001.53. And it says as Mr B's balance was over limit, an over limit fee of £12 was correctly applied on 20 February.

In addition, CFS says a payment was received from Mr B on 20 February, but by this time his account was already over limit. It says it can take up to three working days for a payment to credit an account, which is why the online portal will take up to three working days to show a payment.

So, CFS says all fees were applied correctly to Mr B's account, according to the terms and conditions.

I acknowledge Mr B feels strongly about this matter. But from what I've seen I think the interest and penalties CFS charged him were in line with the terms of his account. I note Mr B's particularly unhappy about the account information on CFS's online portal. But I think the explanation CFS has given us about this issue's reasonable. And I understand it's not unusual for there to be a time lag between payments being made and that information showing on the online account information systems operated by businesses.

So, I can't conclude CFS has done anything unfair or unreasonable in its handling of this matter. And this means I can't uphold Mr B's complaint.

### **my final decision**

I don't uphold Mr B's complaint against Creation Financial Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 23 February 2018.

Robert Collinson  
**ombudsman**