

## **complaint**

Mrs H has complained that Casheuronet UK LLC, trading as Quick Quid, is asking her to pay for a loan when she never received the money.

## **background**

Mrs H applied for a loan of £150 from Quick Quid in March 2014. She never received the money but started getting Quick Quid asking her to pay them.

It turned out that Quick Quid had paid the money to an old account number they held for Mrs H. But as Mrs H wasn't able to get them to confirm they weren't asking her to pay anything, she brought her complaint to the ombudsman service.

Despite our requests, Quick Quid didn't provide any information to our adjudicator about Mrs H's case. He recommended that they write off any debt that Mrs H may have with them, ensure that there was no mention of this on her credit file and pay her £150 for her distress.

Quick Quid didn't initially respond, and then confirmed they were willing to write off the debt. This case has been referred to an ombudsman.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

There is no dispute about the facts of this case. Mrs H applied for a loan which she didn't get. She was still asked to pay the debt. She had to deal with a debt collection agency after Quick Quid had sold the debt on. They have since bought this back.

Although Quick Quid has confirmed they'd write off the debt, Mrs H is not sure that she believes this will happen. I can appreciate her concern as she never fully got any explanation from Quick Quid when she complained to them last year.

I broadly agree with our adjudicator's view. I don't think that Quick Quid will have noted the loan on Mrs H's credit record but to avoid any issue, I'm asking them to ensure that they haven't. I also think that it's fair for Quick Quid to pay her £150 for the distress they've caused in pursuing her for a debt she didn't have.

## **my final decision**

For the reasons stated above, my final decision is to uphold Mrs H's complaint. I instruct Casheuronet UK LLC, trading as Quick Quid, to:

- Write-off Mrs H's loan and ensure that she is not liable for any repayments;
- Ensure that no record of this loan is placed on Mrs H's credit file; and
- Pay her £150 for distress caused.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs H to accept or reject my decision before 20 July 2015.

Sandra Quinn  
**ombudsman**