

complaint

Mr G complains that Creation Financial Services Limited doesn't send his credit card account statements on time which means he doesn't have enough time to meet the payment due date set.

background

Mr G logged onto his Online Account Manager on 11 July 2017, he was shocked to see a payment was due, so he transferred the funds straight away. Because he didn't receive his June 2017 statement, he was unaware a payment was due. And as Creation doesn't support faster payment methods, Mr G was unable to make the payment straight away.

He says he complained to Creation when it took over from a third party 18 months ago and he was told that they needed to employ more staff to take calls and issue statements. Mr G is unhappy because since then, nothing has changed.

On top of this Mr G says he would like to have access to his statements online and sent by post as he feels its website isn't user friendly. So Mr G complained to Creation.

Creation says on 21 June 2017 Mr G's statements were sent by second class post and so it can't be held responsible for the delay in Mr G receiving it. And having reviewed the account it couldn't see that a payment was due on 11 July 2017, as Mr G had paid the full amount of £345 on 24 May 2017. And no further purchases were made until 21 June 2017. And while it understands why Mr G would like to view his statements online and have them posted, it can only provide one type of statement method.

It also said that it doesn't currently support faster payment methods, but has taken the feedback on board along with the feedback provide about its website.

Creation didn't uphold Mr G's complaint but did offer £50 for the time it took it to investigate Mr G's concerns. But Mr G remained unhappy so he brought the complaint to our service. Our investigator looked into to Mr G's complaint but he didn't recommend it be upheld. He said our service can't ask Creation to change its systems or interfere with staffing levels. And he said he understood why Mr G was frustrated, but he had seen evidence to suggest Creation had sent the statement in question to Mr G. So he couldn't hold creation responsible for the error. Mr G remained unhappy, so the case was passed to me to consider.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I agree with the investigator for broadly the same reasons.

statements

I understand that Mr G is frustrated he didn't receive his statement in reasonable time. However, I've been provided with the statements and a screenshot to show that Creation did send the June statement on 21 June 2017. Having reviewed the address listed on the statements, I can see it is the same as we have on file for Mr G. With that in mind, I can't say Creation has done anything wrong and shouldn't be held responsible for any delays that Mr G has experienced when receiving his statement.

Having reviewed the June statement I can see that the payment due date was listed as 11 July 2017. But, the minimum payment that was due was £0.00. So while I don't dispute that Mr G received his statement late, he didn't owe anything so I don't think he was financially affected by this.

service

Mr G is unhappy that Creation won't:

- employ more staff
- accept faster payment methods
- send him his statements via post and online.

While I appreciate all of the above cause Mr G to suffer some level of inconvenience and frustration, Creation is entitled to exercise its commercial discretion and it's not for our service to get involved with the way it runs its business.

Creation has offered Mr G £50 for the trouble and upset it has caused for the time it took to investigate his complaint. As I don't think it's acted unreasonably in relation to the delays Mr G experienced with his statements, or the way it operates its business – I won't be asking it to do anything more.

my final decision

My final decision is I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 24 August 2018.

Jade Rowe
ombudsman