

complaint

Mr F complains that he was mis-sold training courses he paid for with a loan from Clydesdale Financial Services Limited (trading as Barclays Partner Finance).

background

Mr F says he enrolled in two courses with the intention of becoming a gas engineer. He expected to be able to move onto the second and become a gas fitter when he completed the first course (in plumbing), and obtain a qualification as a gas fitter (ACS). But he was told the first course he had done was not the correct one to enable him to move on to the second, and he also needed to do an NVQ course and on the job training before he could complete the second course. He says he would not have started the courses if he had been told that.

The adjudicator did not recommend that the complaint was upheld. He did not feel he could safely say that the courses had been mis-sold. There was differing information about what Mr F had been told before enrolling on the courses. The training provider said that at the time Mr F enrolled on the courses the pathway to the gas ACS was slightly different. He did now need to be registered on the NVQ before starting gas training, but did not need to complete that before sitting his ACS assessments. He could be registered for the NVQ at no cost to himself. He also needed to build his onsite gas portfolio before sitting his ACS assessment. The adjudicator said that although there had been a slight change in the course it did not affect Mr F's ability to complete it.

Mr F disagreed. He said he had found the latest information from the training provider (passed on by the adjudicator) very confusing, as it differed from what he had been told before. After enrolling he had been told by both the training provider and Gas Safe (responsible for registering gas engineers) that he needed to complete the NVQ. He did not want to do that as his present working pattern would not allow it.

my findings

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

I can understand why Mr F finds the situation confusing: there seem to be a number of different routes for qualifying as a gas engineer (for someone like Mr F with no previous experience), which I think may have contributed to that confusion. However, having made our own enquiries with Gas Safe and the training provider, I understand that in fact there is no specific requirement to undertake an NVQ to gain registration as a gas engineer. An ACS is required, but can be obtained through various routes, some of which involve NVQs, but others do not.

The training provider has said that when Mr F enrolled on the courses in 2010, the body awarding the particular gas qualification it offers did not require an NVQ to be achieved first. That requirement has since changed and an NVQ is generally required. I could not hold the training provider or Barclays responsible for that. However, to assist people like Mr F, those who had done their plumbing course with the training provider involved only need to be registered for an NVQ course and working towards it, but can attend the gas training and build their portfolio in the meantime. The training provider says it will register Mr F on the NVQ at no cost, and that once he has completed the plumbing course he can move on to the

gas course. So I am not convinced that Mr F was misled originally regarding the NVQ, and he is still able to complete the two courses he enrolled for at no extra cost.

From what Mr F says, it sounds as if the other issue he may face is obtaining enough practical experience (other than on the actual training courses). But, on balance, I think that the likelihood that that would be needed and might be difficult whilst Mr F continued working in another job was something Mr F could have foreseen from the start. So overall, on balance, I do not consider that the courses were mis-sold or that the training promised has not been made available. Therefore, I can see no basis for me to say that Barclays must refund Mr F's fees.

my final decision

My final decision is that I do not uphold the complaint.

Hilary Bainbridge
ombudsman