

complaint

Mr L complains that he was unable to access his credit card account online with Creation Financial Services Limited.

background

I sent my provisional decision to both parties on 10 May 2019. A copy of this is attached and forms part of this final decision. In it I explained why I thought this complaint should be upheld and what Creation needed to do to put things right.

Both parties have responded to my provisional decision. Mr L has said that he feels my provisional decision is fair and he doesn't have any further points he'd like me to consider. Creation also said they didn't have any additional comments or information to provide at this time.

my findings

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

Neither party have given me any new information. So I see no reason for me to reach a different decision to the one I reached in my provisional decision.

my final decision

My final decision is that I uphold this complaint. To put things right, I require Creation Financial Services Limited to pay Mr L £100 compensation for the inconvenience and upset caused by the poor service he received from them.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 28 June 2019.

Jenette Lynch
ombudsman

copy of provisional decision

complaint

Mr L complains that he was unable to access his credit card account online with Creation Financial Services Limited.

background

Mr L was unable to access the Online Account Manager (OAM) for his credit card account with Creation. He contacted them and asked for advice. He's explained they made two suggestions of things he could try on his computer, but neither of them worked.

Mr L complained to Creation on 5 June 2018. He said he'd wasted a lot of time and money trying to access his account for a number of weeks.

Creation said they had reviewed his account, but their I.T Department had confirmed that there hadn't been any major incidents which would have prevented him from accessing it at the time he was having difficulties. They suggested instead that there might be compatibility issues with the browser Mr L was using on his device to try and access the account, and provided him with some guidelines and suggestions as to what the problem might be and how he could resolve it.

Mr L is now able to access the account using the same devices he was trying to use when he couldn't log in. So he thinks Creation must be responsible for the problems he had. He says he's largely stopped using this credit card as a result, so he's missing out on earning points and benefits. He's also unhappy with the way Creation handled his complaint.

Our investigator didn't feel that Creation had done anything wrong. But Mr L disagrees. He says that their contact centre staff told him they were having IT problems. So the case has been passed to me to review.

my provisional findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I know Creation will be disappointed, but I think it would be reasonable for them to pay Mr L £100 compensation for the inconvenience he experienced here. I'll explain why.

I can see Mr L contacted Creation numerous times in May and June 2018 advising he was having difficulty logging into his OAM. Creation suggested a number of fixes he could try, but nothing worked for anything more than a temporary period.

Creation say that they didn't experience any major I.T. issues during this time. So they don't think they are responsible for Mr L's problems. But Mr L says he was told by their staff that other customers were having problems too.

Creation have now provided us with recordings of the telephone calls Mr L made to them in June 2018. I've listened to these, and I can hear that one of their advisors did tell him that whilst plenty of customers were able to log on, some had reported problems with the system being slow, or down for maintenance. They also told him that their I.T. team had said it was under maintenance, and that they were working on it but couldn't provide timescales.

Although this may not have been a significant enough problem for Creation to have considered it a 'major' I.T. issue, this evidence does suggest that Creation were experiencing some I.T. troubles.

On the second call recording, Mr L told them the message he was receiving referred to an internal server error. And when the advisor on this call tried to log into Mr L's account themselves on their own device, they found that the server wasn't being directed to the right place to take them through to his account. They said they would need to speak to their I.T. team to find out why this was happening. But the problem was temporarily resolved when they deleted and recreated his account. Mr L was then able to log in using the same browser he had previously. And although I understand this only worked temporarily, this gives me the impression his problems weren't all attributable solely to his devices, settings, or internet browsers as Creation have suggested.

Mr L is upset with the service he received from Creation when he reported his problems to them. And I do agree this fell below the standard he should expect. Whilst Creation did provide some suggestions of possible solutions he could try, I can't see any evidence that they tried to establish what specific problems he was actually having until a phone call on 12 June 2018 when they went through the log in process with him.

I can understand why this would have been frustrating for Mr L. He's disappointed that his problem hadn't been referred on to anyone to look at sooner. By this point he'd already told Creation on earlier telephone calls that he was having problems and it doesn't appear these were followed up. I can also hear it was agreed on the phone call of 5 June 2018 that someone would call him back about his complaint, but I haven't seen any evidence that this happened.

Whilst I can't be certain that there weren't problems with Mr L's devices or internet browser that might have contributed to his difficulties logging into the account, I've outlined why I think there is evidence that Creation should take some responsibility for his problems. I accept that there will be times when online systems need maintenance, or may stop working for a period. But Mr L experienced difficulties for a prolonged period of time. And it was clearly frustrating that Creation didn't take greater steps to try and help him sooner. Or call him back when they said they would. So I think it would be fair for them to pay him £100 compensation to recognise the poor service he received here, and the inconvenience this caused.

Mr L has told us that he's largely stopped using his credit card due to the problems he has had accessing his account online. He says that as a result he's lost out on points and rewards he could have otherwise have earned with the card. I can hear that on a couple of the telephone calls he had with Creation they provided him with information about his account balance and recent expenditure when he asked. So although he couldn't access the account online himself, I'm satisfied he could still obtain details about his account – albeit in a less convenient way. So whilst I can understand why he chose to stop using the card, I don't think it would fair to say that he had to stop using it as a result of Creation's actions.

Mr L is unhappy with Creation's complaints process. As our investigator has explained, complaint handling isn't something this service can generally consider. But in looking at what's happened here, I haven't seen anything to make me think that Creation has treated Mr L unfairly in this respect.

Mr L has also told us that he doesn't feel Creation responded promptly to his complaint. He first made it in June 2018, and, although he received some correspondence from them in the meantime they did not issue a final response letter until 15 August 2018. However I can see they let him know in a letter sent on 30 July 2018 that he could bring his complaint to our service at that point if he wished.

my provisional decision

My provisional decision is that I uphold this complaint.

To put things right, I require Creation Financial Services Limited to pay Mr L £100 compensation for the inconvenience and upset caused by the poor service he received from them.

Jenette Lynch
ombudsman