

complaint

Mr W has complained about a finance agreement with Premium Credit Limited.

background

A finance agreement was entered into with Premium Credit, but Mr W has explained that it was done without his authorisation. The agreement has now been rescinded.

Our adjudicator didn't feel we should look at the complaint, as the agreement was no longer in existence.

Mr W disagreed, and feels it doesn't matter that the agreement has been rescinded. Because of this, his complaint's been passed to me for my 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 know that Mr W feels strongly about this matter. But as the agreement has been rescinded, it means it's treated as if it had never existed. Because of this, there's no longer any agreement for me to look at. Because of this, I can't now look at any issues Mr W has raised about it, and it would be unfair for me to do so.

my final decision

For the reasons given above, it's my final decision not to uphold this complaint. I make no award against Premium Credit Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 18 April 2016.

Elsbeth Wood
ombudsman