

complaint

Ms B's complaint is that Pioneer Marketing UK Ltd t/a Greenheat ("Greenheat") allowed her to take out finance for a product when it wasn't appropriate for her to do so.

background

In June 2015 Ms B bought a new boiler, using a loan provided by Greenheat acting as credit broker.

She became unhappy with the boiler when it failed to realise the savings she thought it would, so she complained to the finance company. That complaint has already been upheld by our service.

Ms B's current complaint is that Greenheat allowed her to proceed with her loan application for the new boiler when it knew that she was soon to be made redundant, and this meant that affordability was an even greater issue for her.

Ms B complained to Greenheat, and after some time and the involvement of our adjudicator it agreed to pay her compensation for the trouble, worry, and upset caused. However, Ms B didn't think its offer of £200 was enough.

Our adjudicator looked at the case again, and took into consideration the further information Ms B had provided about her ill health and the impact her trouble with Greenheat had had on her. But he remained of the view that the £200 offered was fair.

Ms B didn't agree, so asked for an ombudsman's review.

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 can see why Ms B thinks that this experience has made her existing health issues worse. I don't doubt that dealing with this complaint hasn't helped matters, and it's a pity it took so long for Greenheat to make its offer.

However, now that it has made one my job is to assess whether I think it's enough, and is fair.

I think it is. I don't disregard Ms B's health issues, but having seen the medical evidence I'm satisfied that these pre-dated her problems with Greenheat, and as such I don't think Greenheat can be held responsible for them.

I see that Ms B's main issue was with the finance itself, and this has already been resolved. And this complaint deals only with the impact on her of what's happened. I don't doubt that to Ms B this impact felt significant, but given her already existing medical issues, and the fact she was made redundant which brought with it its own adverse effects, I think Greenheat's contribution to her deteriorating health was reasonably modest.

Ultimately, I don't think matters would be much different even if the dispute with Greenheat hadn't arisen.

I think the £200 already offered is fair in the circumstances, and I won't be asking Greenheat to increase it.

my final decision

My final decision is that to resolve this complaint Ms B needs to now consider whether to accept Pioneer Marketing UK Ltd t/a Greenheat's offer of £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 16 September 2016.

Ashley L B More
ombudsman