

## **complaint**

Mr H complains that WDFC UK Limited (trading as wonga.com) gave him payday loans without checking that they were affordable. He's also unhappy that his loans affected his credit file. He wants a refund of the interest he paid and the loans removed from his credit file.

## **background**

Mr H has had many loans from Wonga since 2011. He complained about irresponsible lending. Wonga upheld part of his complaint and Mr H accepted its full and final offer. Mr H says that Wonga didn't consider all his loans and how they affected his credit file. Wonga said it had already responded to Mr H's concerns about irresponsible lending and that its recording of information on his credit file was fair.

Our adjudicator didn't recommend that the complaint should be upheld. She thought Mr H had accepted Wonga's decision about irresponsible lending, so she didn't look at this further. She also thought Wonga's privacy rules clearly set out what it would report to Credit Reference Agencies.

Mr H replied that Wonga's settlement only applied to loans taken out after he had entered a debt management plan. He said it hadn't looked at loans taken earlier than that.

## **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 appreciate that Mr H wants all his loans from Wonga assessed to check that they were lent responsibly. Wonga says it has done this, but Mr H says it only considered a range of his loans.

I've looked at Wonga's response to Mr H's complaint. I think this says clearly that all his loans were considered. Wonga said it applied its affordability checks to each loan. It said it excluded those loans taken more than six years before Mr H's complaint as they were out of time. So I'm satisfied that its investigation considered all of Mr H's loans.

Wonga made an offer of redress for some loans taken after Mr H had told it of his financial difficulties. I can see that it set out how the redress was calculated in its response. I can't see that Mr H queried or challenged that at the time.

I can see that Mr H accepted Wonga's offer in full and final settlement of his complaint. So I can't comment further on this aspect of his complaint.

The adjudicator has already explained that Wonga has clearly set out on its website how it reports to Credit Reference Agencies. I think this is fair and reasonable as I'd expect it to report accurate information about how consumers handle their accounts.

I can understand that Mr H feels it's unfair that other businesses are judgemental about short-term lending. But I can't reasonably hold Wonga responsible for this.

**my final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 20 November 2017.

Phillip Berechree  
**ombudsman**