

## **complaint**

Mr P complains that NewDay Ltd didn't credit a payment he made to his Debenhams store card account in time and that their handling of his subsequent complaint was poor.

## **background**

In March 2017 Mr P made a payment at his bank to clear the balance on his Debenhams store card account. But the payment wasn't immediately credited to Mr P's account and he was charged for the late payment and interest accrued.

Mr P highlighted the issue to his bank and to NewDay (trading as Debenhams store card) and the payment was eventually made to his account, 8 days after the minimum payment was due and 18 days after Mr P had visited his bank to make the payment. A week later NewDay reimbursed the late payment fee and the interest they'd charged.

Mr P was unhappy with the distress the issue had caused. He raised a complaint with NewDay and they recognised they'd made a keying error and offered him £30 to compensate him for the inconvenience he'd been through.

But Mr P didn't think this was enough and escalated his complaint to this service.

Our investigator took a look but he thought NewDay had made a reasonable offer and he wasn't of the opinion that they should increase it. But Mr P disagreed. He wrote a detailed letter setting out the calls he'd had and the correspondence he'd received. He said that the issue had caused him significant distress and that he thought a more accurate award to compensate him for this would be £200. He asked for this 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 know it will disappoint Mr P but I agree with the investigator's view and I'll explain why.

It's accepted that NewDay made a keying error that led to Mr P's payment being applied to the account late. But NewDay responded quickly to rectify the situation. They refunded the late payment fee within a couple of weeks of the error occurring.

Mr P has not suffered any financial loss but he has had to make calls to ensure the problem was rectified and he's had quite a few letters from NewDay to explain what was happening. I don't think these letters were wrong but I accept that because they were sent in rapid succession and related to both his ongoing complaint and NewDay's trace of the payment, they could have been a little confusing.

It's true to say that Mr P has been inconvenienced by this issue but NewDay has acted quickly to redress the situation and Mr P hasn't suffered financially so I think their offer of £30 is reasonable and fair in the circumstances and I won't be asking them to take any further action.

## **my final decision**

For the reasons given above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 13 November 2017.

Phil McMahon  
**ombudsman**