

## **complaint**

Mr S complains that NewDay Ltd gave him wrong information and he was unable to use their online systems. Mr S also complained that when he spoke with NewDay Ltd he received poor customer service and he was unhappy with the complaints handling process.

NewDay Ltd trades as Aqua

## **background**

Mr S had an Aqua credit card and in May 2016 he contacted them after getting a letter explaining he was in arrears and needed to make a payment. He discussed the position with his account and agreed to make an immediate payment and another later in the month to bring the account up to date. Mr S went on to have a chat with Aqua about why the amount on the letter he received differed from the amount the customer representative said was due. He also mentioned he was receiving an error message when he tried to use the online system to view statements.

In July Mr S contacted Aqua regarding another letter he had received. Mr S explained that unfortunately he had been off work but was returning shortly and offered to make a payment within a few days and another at the end of the week. He checked exactly how much he needed to pay and by when. Mr S also wanted to know if making the payments would avoid a default notice.

At the end of July Mr S contacted Aqua again to complain about incorrect information he felt he had been given. Mr S was unhappy with the way his telephone complaint was dealt with and the final response he received from Aqua and so he asked us to look at the way Aqua had handled things.

Our adjudicator reviewed the complaint and listened to the telephone recordings between Mr S and Aqua. He found that whilst Aqua could have handled some things better they had not done anything substantially wrong and he did not uphold the complaint. Mr S was unhappy with the adjudicator's view and 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 have also listened to the telephone call recordings between Mr S and Aqua and agree with our adjudicator's assessment. I'll go on to explain why.

I can understand why Mr S felt the information he had in the letter was incorrect as it was different from the amounts discussed on the phone. This difference was not understood initially by the Aqua representative and was possibly not explained well to Mr S. The difference was nominal and the position with the account was made very clear as was the action that Mr S needed to take to bring his account up to date.

The Aqua representative also looked into the online account and thought it looked right. Mr S did not make any further comments to Aqua in any other calls regarding his online service and so I consider it is reasonable to think Aqua did not know he had any further issues with his online service.

I felt the customer service was generally of a good standard and there a few times when Mr S was asked if he faced any difficulties making payments he could have a payment plan or ring back to discuss matters. The representatives all checked if Mr S understood what he needed to do and what could happen if he failed to do so.

When Mr S rang to complain there was some delay in getting to the crux of his complaint but eventually his call was passed to a senior person and logged accordingly. The complaint process was explained and Mr S was asked if he was happy with the next steps and the timescales. Mr S confirmed he was and would await the outcome of the complaint. The call took around 30 minutes in total and could have been a little quicker but overall I am satisfied Aqua did nothing substantially wrong.

### **my final decision**

My final decision is that I do not uphold Mr S's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 4 May 2017.

Wendy Steele  
**ombudsman**