

## **complaint**

Mr O complains NewDay Ltd didn't tell him there would be a 3% fee when he carried out a money transfer on his NewDay credit card account. He's also unhappy with how his complaint was handled.

## **background**

Mr O has two credit card accounts with NewDay. One card is Aqua and the other is Marble. Initially Mr O was looking to do a balance transfer from one card to the other. But the adviser said that wasn't permitted because both the cards were NewDay cards. He did say that Mr O could do a money transfer instead and then use the money to pay off the balance on the other card. Mr O decided to go with a money transfer.

The adjudicator didn't recommend the complaint be upheld. He thought the advisor did make Mr O aware of the 3% fee and that it wasn't refundable and that Mr O had agreed to the fee and the money transfer. He also thought the terms and conditions of the money transfer clearly state the fee is non-refundable. The adjudicator didn't find any evidence from the contact notes, written correspondence or calls he had listened to that NewDay's advisers had been rude.

Mr O feels he shouldn't have to pay the fee as he doesn't think the charges were clear.

## **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 agree with the adjudicator the adviser did make it clear that there would be a 3% fee and he did so more than once. There is some evidence – particularly towards the end of the call – that Mr O wasn't giving the call his full attention. This may explain why he doesn't recall the fee. But I don't think I can hold NewDay responsible for this as the adviser was clear. I therefore won't be ordering NewDay to refund the fee.

I understand that Mr O feels NewDay complaint handlers were rude. The adjudicator asked Mr O to provide more information so he could investigate this further. Mr O hasn't provided anymore information. And based on the evidence I have listened to and seen I don't see anything to persuade me that NewDay has been rude.

**my final decision**

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 7 January 2019.

Nicola Wood  
**ombudsman**