

## **complaint**

Miss G complains that she has been charged a fee of £69.95 by Castle Finance Direct Limited for providing her with a loan but that she has not received a loan and that it has not responded to her requests for a refund.

## **background**

Miss G paid a £69.95 fee to Castle Finance in June 2013 for it to help her to find a loan. She did not receive a loan and it did not respond to her requests for a refund so she complained to this service.

The adjudicator recommended that this complaint should be upheld. He concluded that Castle Finance should refund the £69.95 fee, with interest, and that it should pay £100 to Miss G to compensate her for the distress and inconvenience that she had been caused.

Castle Finance has not responded to the adjudicator's recommendations.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I am not persuaded that there is any reason for me to depart from the adjudicator's recommendations.

I am satisfied that Miss G paid £69.95 to Castle Finance but it has provided no evidence to show that it provided any services to her. Miss G did not receive a loan in any way resulting from the fee that she paid to Castle Finance.

## **my final decision**

For these reasons, my decision is that I uphold Miss G's complaint. In settlement of it, I order Castle Finance Direct Limited to:

1. Refund the £69.95 fee to Miss G.
2. Pay interest of that amount at an annual rate of 8% simple from the date of payment to the date of settlement.
3. Pay £100 to Miss G to compensate her for the distress and inconvenience that she has been caused.

If Castle Finance deducts tax from the interest element of my award, it should send Miss G a tax deduction certificate when making payment. She can then use that certificate to reclaim the tax if she is entitled to do so.

Jarrold Hastings  
**ombudsman**