

## **complaint**

Mr K complains about some disputed transaction on his account with New Day Ltd.

## **background**

Mr K complained that two transactions, totalling just over £6000 were neither made by him nor authorised by him. But when NewDay did not uphold his complaint, he brought it to this service.

In his initial submissions to us, Mr K asked for a full refund and compensation in the sum of £1000 – but whilst the complaint was with our investigator, NewDay made a decision to refund the disputed transactions to Mr C.

Mr C then asked that any further findings made by this service be limited to the level of distress and inconvenience caused to him by the inappropriate handling of his complaint. He specifically asked that no findings be made or awards offered in relation to consequential losses.

## **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 note that NewDay have agreed to refund the disputed transaction to Mr C - but I make it clear that I have not considered the merits of his complaint in relation to this as the matter was resolved before it reached me.

In terms of the handling of the complaint, I have seen nothing to suggest that this was done in an inappropriate manner.

I think the refund already proposed (and made) is a fair resolution to this complaint.

## **my final decision**

My final decision is that NewDay Ltd refunds the two disputed transactions (as previously agreed).

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

Shazia Ahmed  
**ombudsman**