

## **complaint**

Mr B complains that Allerdale Credit Union Limited changed its lending criteria. He is also unhappy with the way Allerdale Credit Union communicates with him.

## **background**

Mr B has existing loans with Allerdale. When he enquired about a new loan, he was told that Allerdale required three months' recent bank statements and completion of an income and expenditure form for all new applications over £500.

The adjudicator did not recommend that the complaint should be upheld. He was satisfied that the changes made by Allerdale did not affect existing borrowings. He was also satisfied Allerdale was only obliged to tell customers about the new requirements at the time an application was made.

Mr B is still unhappy. He believes that the business has not made adequate provision to communicate the change in its lending policy as he has visual impairment.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

The changes Allerdale made apply to new lending and Mr B's existing loans are not affected by the new requirements. I would not expect Allerdale to communicate this change with Mr B until he wished to apply for a new loan. The decision to apply for a new loan is one for him to make. If he chooses to do so, he will have to comply with the new requirements in line with all other customers.

I am satisfied that Allerdale is legitimately entitled to amend its own procedures in order to comply with its policies and regulatory obligations. I am also satisfied that Allerdale has made reasonable adjustments in its communications with Mr B to account for his visual impairment.

The role of this service is to impartially settle complaints between consumers and businesses providing financial services; we do not regulate the businesses or the banking system but we can make sure they put things right if they make a mistake. I cannot reasonably conclude that Allerdale has made a mistake so I do not require it to do anything more.

## **my final decision**

My decision is that I do not uphold this complaint.

Andrew McQueen  
**ombudsman**