

complaint

Ms M complains about the charges that have been applied to her account with Home Retail Group Card Services Limited (trading as Argos Card Services).

background

Ms M initially said that some payments she made to her account were missing. These were payments she made herself and also through a plan administered by a debt charity. A number of the payments were traced. Home Retail set out the way in which the current balance was made up. This included fees for late payments and letters it had sent.

The adjudicator did not think it was fair that charges had continued after payments were made through the debt charity. Ms M was then clearly in financial difficulty. These payments started in September 2014. Since that time charges had been applied. She recommended that these be refunded and Home Retail agreed.

Ms M agreed but on the basis that after these charges were refunded she no longer owed any money. So her complaint was referred to an ombudsman.

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 approach recommended by the adjudicator. But, I'm unable to say that this will clear all the debt on the account.

When Home Retail submitted information to this service it had reworked statements that showed that the missing payments Ms M made directly- of £190.23- had been credited to her account already. And although it had traced four missing payments of £5 each through the debt charity, it said it had also refunded three and was still looking into another four. The balance it showed in a statement dated 9 October 2015, with all the entries posted was £285.04.

I'm not able to resolve the missing payments from the debt charity. Home Retail has asked for proof of these payments. And Ms M had confirmed with the adjudicator that the real outcome she wanted from her complaint was a reduction in charges. I could see that charges of £156 had been applied since payments were made through the debt charity. This has now been confirmed with Home Retail. So I consider that £156 should fairly be refunded.

my final decision

My decision is that Home Retail Group Card Services Limited (trading as Argos Card Services) should refund the charges as set out above of £156 as it now has agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 29 February 2016.

Michael Crewe
ombudsman