

complaint

Mr H complains that Casheuronet UK LLC (trading as Quick Quid) sent him marketing material to apply for another loan after he had complained about irresponsible lending.

background

Mr H explains that he made a complaint about irresponsible lending. As soon as that complaint was resolved he got a letter from Quick Quid inviting him to apply for another loan at a discounted interest rate. Mr H complained and said that he had been upset by the letter. Quick Quid apologised for the error and said that it would ensure that he didn't get any more marketing letters. Mr H wasn't happy and wanted compensation for the distress caused.

Our adjudicator didn't recommend that the complaint was upheld. He thought that Quick Quid had done enough by apologising and removing Mr H from its marketing list. He thought that the letter could have been discarded by Mr H and it wasn't reasonable to expect Quick Quid to pay compensation. Mr H didn't agree and said in summary that it was irresponsible to offer another loan and he shouldn't have been contacted. Whilst the complaint was waiting for review by an ombudsman Quick Quid sent another marketing letter inviting Mr H to apply for a loan. Mr H was understandably annoyed about this.

Quick Quid explained that the marketing material had come from another area of the business but that no further communication would be sent to Mr H. The adjudicator thought that this was reasonable and so he didn't change his view of the complaint.

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 can appreciate why Mr H is annoyed and upset that he has had marketing letters from Quick Quid after he has complained about irresponsible lending. Quick Quid initially apologised and promised to remove Mr H from its list but because of an oversight Mr H wasn't completely removed from the lists and got another letter.

Quick Quid has now said that it has removed all Mr H's links and he shouldn't get any more marketing material. I think that this is reasonable in the circumstances and I agree with the adjudicator that it wouldn't be fair to ask Quick Quid to do any more.

I know that Mr H feels upset by the letters given his experience but I can't say that the letters are upsetting or that they required Mr H to do anything. Mr H was free to discard them. Although they might be inappropriate for Mr H I don't think that it is reasonable to ask Quick Quid to pay Mr H any compensation. It has apologised and confirmed no more letters will be sent and I think that this is fair and reasonable.

my final decision

My final decision is that I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 24 March 2016.

Emma Boothroyd
ombudsman