

## **complaint**

Mr F complains that Moneyplus Group Limited failed to give him relevant information about his debt management plan.

## **background**

Mr F set up a debt management plan (DMP) with a different business in August 2013. Moneyplus took over the management of Mr F's DMP in August 2014.

Mr F complained to Moneyplus that it hadn't given him information about a number of key terms of his plan; that it hadn't conducted reviews of his account. And it hadn't told him about the availability of free debt management services. Being unhappy with Moneyplus' response, he complained to this service.

During our investigation Moneyplus accepted that during a telephone review in March 2015, Mr F told it he didn't receive a welcome pack when it first took over responsibility for his account. But Moneyplus hadn't then re-sent this information to him. So, it offered to pay Mr F compensation totalling £189.98.

Our adjudicator thought this was fair and reasonable compensation, in the circumstances.

Mr F thought he should receive more compensation. So, the matter's been referred to me to make a final decision.

## **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've decided to partly uphold Mr F's complaint and to ask Moneyplus to pay him £189.98 compensation. I'll explain why.

It appears that the only aspect of this complaint remaining unresolved relates to the compensation Mr F should receive as a result of Moneyplus' failure to send him a second welcome pack after he told it in March 2015 that he hadn't received the original.

Mr F says Moneyplus should've sent him a second welcome pack. And he doesn't recall at any point being made aware of the free debt advice sector by it. So, he says its offer of compensation's too low, as it only represents the repayment of two months' management fees on his account and a further £100 as a gesture of goodwill.

Moneyplus says it acknowledges it should've sent Mr F a second welcome pack when he told it he hadn't received the original. But it says information about free debt advice is prominently displayed on its website. So, Moneyplus says it wouldn't be fair to ask it to repay all of the fees it received from Mr F from March 2015 until he cancelled his plan a year later. And it says the offer it's made is reasonable, in the circumstances.

I haven't seen any information indicating Mr F would probably have done anything different if he'd received a welcome pack from Moneyplus after he spoke to its representative in March 2015. In particular, he hasn't said it's likely he would've used free debt advice services if Moneyplus had told him about their availability.

Moneyplus should've sent Mr F a second welcome pack when he told it he hadn't received the original. But it's acknowledged its mistake and offered Mr F compensation totalling £189.98 for any trouble and upset he experienced as a result.

I think this is reasonable. And I don't think it would be fair for me to ask it to pay him any more compensation, in the circumstances.

**my final decision**

I partly uphold Mr F's complaint against Moneyplus Group Limited. It must pay Mr F compensation of £189.98 for the trouble and upset he experienced as a result of its failure to send him a second welcome pack after he told it he hadn't received the original.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 23 January 2016.

Robert Collinson  
**ombudsman**