

complaint

Ms C complains about the way Cambrian Credit Union Limited (“CCU”) dealt with a loan application.

background

Ms T complained to CCU following a visit to one of their offices to make a loan application. She was given incorrect information about the loan application and how the applicant’s identity documents could be verified.

CCU apologised for giving the wrong information and if Ms T found their tone during the conversation in branch inappropriate or in anyway intrusive or patronising. Ms T complained to us.

Our investigator understood the issues of inconvenience that Ms T was put through and the added frustration that the customer service added to it. But he considered the apologies offered by the branch were sufficient and because of that he didn’t think CCU needed to do anymore in relation to the complaint.

Ms T disagreed and asked for an ombudsman to review the case.

my findings

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint. Having done so, I’ve come to the same conclusion as the investigator and for the same reasons.

It’s not disputed CCU gave Ms T incorrect information initially about the loan application - most particularly the need for personal attendance of an applicant with identity documents to verify them. I think that was unhelpful and I can see Ms T’s been put to some inconvenience by the incorrect information given to her by CCU. But there’s nothing to suggest this was anything more than a genuine mistake by the member of staff concerned. And, like the investigator, I think their apology, which was given promptly is a reasonable response.

I can’t know exactly what was said in the branch. But I don’t think that matters to the outcome of this complaint. Ms T has clearly been inconvenienced and upset by the exchange. I can understand her frustration but even if I were to accept Ms T’s concerns, I think CCU’s apology for the perceived tone is also a reasonable response here.

Given how strongly Ms T feels about what happened she may want to pursue the matter further through other routes. But my decision brings to an end what we – in trying to resolve her dispute with CCU informally – can do for her. I’m sorry if this disappoints Ms T.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Ms T to accept or reject my decision before 18 November 2018.

Annabel O'Sullivan
ombudsman