

complaint

Mr I complains that NewDay Ltd, trading as Aquacard will not refund a disputed transaction.

background

On 21st April 2016, Mr I complained to Aquacard about a transaction which he said he did not recognise. The transaction was made a day earlier and was for just over £600. The payee was a money transfer company.

So Aquacard contacted this payee to see if it could find out more about the transaction and it was told that the details provided by the person making the payment were identical to Mr I's details.

On this basis, Aquacard said it would not refund the payment and Mr I brought his complaint to this service.

Our adjudicator did not think Aquacard had done anything wrong so Mr I asked for an ombudsman's 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'm afraid that I cannot fairly ask Aquacard to return this money either - because on the evidence provided, it does appear that the person making the transaction knew quite a lot of details about Mr I. Mr I provides no explanation as to how his details could have been compromised.

I know that in his further submissions to this service, Mr I says that the money transfer company must have had its systems hacked into – but I'm not sure I understand why Mr I and Mr I alone would be targeted in this way.

I think either Mr I or someone who he had provided his details to made this transaction. Either way, I find that it was authorised.

So, in the circumstances, I cannot see Aquacard has done anything wrong in refusing to refund Mr I.

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 Mr I to accept or reject my decision before 29 December 2016.

Shazia Ahmed
ombudsman