

complaint

Mr A complains about the way in which Madison CF UK Limited (trading as 118 118 Money) spoke to him on the phone and that it didn't call him back as promised.

background

Mr A spoke to 118 118 Money in June 2015 to ask whether he could reduce his monthly repayments. He says the agent twisted his words and implied he was just trying to negotiate on the interest rate. He says when the manager called him back, some days later than promised, he was rude and flippant and Mr A feels that he now can't complain to 118 118 Money in the future.

Our adjudicator did not recommend that the complaint should be upheld. She explained that she could not consider issues Mr A may have in the future, but had listened to the calls to which he referred. She did not find that 118 118 Money had provided poor customer service during either call.

Mr A responded to say, in summary, that he was spoken to aggressively and had his words twisted and that the manager was flippant. He said he had nothing to lose by referring his complaint 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 have listened to both calls:

- In the first call Mr A initially asks about a repayment plan to reduce his monthly payments and the agent advises him how that would work. However, when the agent asks whether Mr A is in financial difficulties, Mr A makes it clear that he can afford the repayments but was hoping to re-finance the loan on a lower interest rate. But, when the agent tried to clarify whether Mr A was just trying to negotiate the interest rate, Mr A says his words were twisted and asked for a manager to call back.
- In the second call the manager apologises for the delay in returning Mr A's call and explained why the message was left on his mobile (for privacy reasons) rather than his home phone. He said he had listened to the first call with Mr A and did not agree that he was given poor customer service. As Mr A wanted to take his complaint further, the manager said this service would be his next step, but said he would not need to explain the process as Mr A had referred a previous complaint. Mr A says this comment was flippant and makes him feel he can't complain to 118 118 Money again.

I acknowledge that Mr A says he received poor customer service, but having listened to the calls, I cannot agree. I find that the agent in the first call was trying to find out whether Mr A was in financial difficulties as that is often the case when a customer requests lower repayments. A financial organisation is obliged to treat customers in financial difficulty positively and sympathetically, so I don't think he did anything wrong here. And, although Mr A found the manager's remarks about a referral to this service to be "flippant", I consider the manager was merely explaining that he need not outline the referral process as he knew

Mr A had used the service before. Therefore I don't think 118 118 Money did anything wrong.

my final decision

My decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 6 November 2015.

Amanda Williams
ombudsman