

complaint

Mrs S complains about a number of accounts which she holds with NewDay Ltd. Her complaint relates to non-receipt of statements and discrepancies with some transactions.

background

Mrs S holds a number of accounts with NewDay Ltd. She brought complaints to this service in relation to three of these accounts. For the sake of completeness, they will all be dealt with in this decision.

Our adjudicator looked at these complaints and provided Mrs S with a clear and thorough breakdown of each one – on each occasion explaining why she wouldn't be asking NewDay to do anymore.

But Mrs S was not happy with this explanation and so the matter was passed to me.

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 to tell Mrs S that I agree with the adjudicator and that I will not be asking NewDay to do anymore.

Where missing statements were queried, copy statements or transaction lists were sent to Mrs S without charge. In cases where she had made a payment for replacement statements, this was refunded.

When there were problems with using her cards and vouchers, Mrs S's accounts were credited with goodwill gestures.

And when the issue of missing payments came up, NewDay asked Mrs S for further information in order to trace these payments. It was unable to do much more without these details.

Regrettably, due to Mrs S still disputing the balance on one of her accounts, this debt was then sold onto a third party debt recovery company. I have seen nothing to suggest that NewDay acted unreasonably in doing so. Neither was it unfair to have added interest and fees whilst the debt remained unpaid.

So, I cannot see that NewDay have done anything wrong in its dealings with Mrs S and for those reasons, I do not uphold this complaint.

Just to re-iterate, this final decision is in relation to three complaints which Mrs S has with this service.

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 Mrs S to accept or reject my decision before 1 March 2016.

Shazia Ahmed
ombudsman