

complaint

Miss A complains that she did not receive her reward vouchers from NewDay Ltd and that she received poor customer service when she complained.

background

Miss A redeemed her points on her credit card and was expecting to receive vouchers with her November statement. She says she never received any vouchers and that when she phoned NewDay the member of staff was rude to her and said this service would not consider her complaint.

The adjudicator recommended that the complaint should be upheld. He concluded that, in all likelihood, the vouchers had not been sent to Miss A and that she should receive them, or the cash equivalent, now.

NewDay responded to say, in summary, that the vouchers were enclosed with Miss A's November 2014 statement and that its system shows the vouchers were issued.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Miss A redeemed her points and was expecting to receive £60 worth of vouchers. Her November statement said "*vouchers enclosed*". Miss A has told us that the vouchers weren't enclosed. The statement also said, "*if you have earned over 2000 points and have not received your Reward Vouchers, you will shortly receive them in a separate letter.*" NewDay says this was relevant for some customer accounts which had been subject to a systems error, but that this did not affect Miss A.

When Miss A phoned NewDay, because she had not received the vouchers, she was told they were sent with her December statement – because this is what its system showed. But NewDay have told us they were defiantly enclosed with her November statement.

NewDay's explanations to Miss A and to this service have been contradictory. It has now assured us the vouchers were sent with the November statement. But Miss A clearly did not receive them. In the circumstances NewDay should arrange to provide her with the vouchers. I consider NewDay could have resolved this matter at an earlier stage and avoided Miss A having to bring her complaint to this service. I think she should be compensated for the trouble and upset she has been caused. I consider £25 to be reasonable in the circumstances.

my final decision

My final decision is that I uphold this complaint. In full and final settlement, I order NewDay Ltd to:

1. Send Miss A £60 worth of vouchers, or the cash equivalent.
2. Pay Miss A £25 for the trouble and upset it has caused.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss A to accept or reject my decision before 22 July 2015.

Elizabeth Dawes
ombudsman