

complaint

Mr G complains about the way Creation Financial Services Limited dealt with him when he called to discuss a reward scheme on his credit card.

background

Mr G has a Creation credit card that's branded as an airline. Card holders earn points when they spend on the card. The points can be used for flights and offers with the airline. On 18 July 2018 Mr G called Creation and asked about the points he was meant to be receiving. The call handler referred Mr G to the airline and gave him a phone number to call.

Mr G called Creation back around an hour later and asked to speak with a manager. When one wasn't available Mr G raised a complaint.

There was a delay in responding to Mr G's complaint and Creation didn't respond until 14 November 2018. Creation said it didn't have access to information about reward points and that it had followed the right process when it referred Mr G to the airline. Creation also said that it had tried to get Mr G the information by calling the airline for him. Creation called back but Mr G didn't answer.

Mr G asked our service to consider his complaint and an investigator looked at what had happened. The investigator thought Creation had dealt with the complaint fairly so didn't ask it to do anything else. Mr G didn't agree with the investigator so his complaint's been passed to me to make a 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 can understand why Mr G is upset. He's tried to get information that should be reasonably straight forward to obtain. And I understand why he's contacted Creation after trying to get the information from the airline.

But I have to be fair to both sides and whilst I appreciate Mr G's frustration, I'm only looking at Creation's actions here. I asked the investigator to go back to Creation for some additional information about its systems and the information it has available. Creation's confirmed it doesn't share systems with the airline and has no way to tell how many points a card holder has accrued. I understand why Mr G was asking for information about his points but I'm satisfied that Creation didn't have that information, which is why it referred him to the airline.

I've listened to both Mr G's calls on 18 July 2018. I understand Mr G wanted to get information about his points he'd earned but experienced problems when he called the airline. I don't doubt what Mr G told Creation about the problems he had when speaking to the airline. But, as I've said above, Creation didn't have access to the information Mr G wanted.

In his response to the investigator, Mr G said his credit card is branded by the airline. I appreciate the credit card carries the airline's brand but that's because it can be used to collect points for its reward scheme. But the credit card itself is operated and run by Creation.

Mr G asked to speak with a manager when he called back on 18 July 2018 but one wasn't available. I can hear how frustrated Mr G was but as there wasn't a manager available for him to talk to I think Creation's offer to have one call him back was fair. After Mr G's call Creation took the step of contacting the airline to ask for information. It was given a number and email address Mr G could use to discuss his points with and tried to call him the following day to pass that information on. But there wasn't an answer. The investigator's also forwarded the contact details to Mr G.

I can see Mr G felt somewhat caught between two businesses when trying to find out how many points he had. But I'm satisfied Creation didn't have details of his points and could only refer him back to the airline when he called. I thought the calls were handled professionally and haven't found evidence of poor service. As a result, I'm not telling Creation to take any further action to resolve this complaint.

my final decision

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 14 June 2019.

Marco Manente
ombudsman