

complaint

Mrs Q complains that RCI Financial Services Limited (trading as RCI Financial Services) ("RCI") delayed in giving her the correct information about her account and in updating her car details

our initial conclusions

The adjudicator concluded that RCI should pay Mrs Q £100 compensation. Whilst RCI said that it had not received Mrs Q's complaint letter dated August 2014, she noted that this was not due to Mrs Q's error. Mrs Q had also contacted it by phone and email to chase her requests. RCI disagreed and responded to say, in summary, that it had not received any complaint letters from Mrs Q, and it had provided Mrs Q with the required information promptly after receiving details of the complaint from this service.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mrs Q and the business have provided.

Mrs Q asked RCI to change her registration number in November 2012 by email. She made three phone calls to chase this. RCI accepted that it had not changed it on its system correctly until July 2014. RCI's contact notes show that Mrs Q contacted it twice in the summer of 2014. She asked it for a closing statement and breakdown of interest. Mrs Q's complaint form to this service dated September 2014 showed that she had not yet received the correct information she had asked for.

I note that it took RCI almost 20 months to correctly change Mrs Q's registration number, and that it did not provide her with the information she had requested in the summer of 2014, until after she had complained to this service. So, I am satisfied that RCI's customer service was not satisfactory in these circumstances, and that it should pay Mrs Q £100 for her time and trouble.

My decision is that I uphold this complaint. In full and final settlement of it, I order RCI Financial Services Limited to pay Mrs Q £100.

Under the rules of the Financial Ombudsman Service, I am required to ask Mrs Q either to accept or reject my decision before 27 February 2015.

Roslyn Rawson

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.