

## The complaint

Miss M had loans with Morses Club PLC. During the time she was repaying them she overpaid and Miss M complains that she did not understand why the credit on the account could not be used to clear part of the sums she owed. She found it all confusing.

Miss M also complains that one of the Morses representatives was rude to her on the telephone.

## What happened

Miss M had loans with Morses in 2021 and 2022. In early July 2022 it was explained to her that when the account figure on her on-line account had a minus sign in front of it that meant she was ahead with her payments.

In early August 2022 the same query was raised. Miss M had made a series of payments towards her loan accounts over the weekend and it was confusing for her to know where that money had gone and why the credited sums could not be used to pay down some of the loan accounts.

Miss M had raised a complaint and it seemed that it was resolved over the telephone and Morses sent to Miss M a summary resolution letter. The referral rights it was required to give Miss M were included in that summary resolution letter. Miss M referred her complaint to the Financial Ombudsman Service.

One of our adjudicators checked with Miss M that she did feel aggrieved still as the information our adjudicator had received appeared to show that Miss M had been content when the complaint was sorted out on the telephone last year.

Miss M replied to explain that deep down she did not feel happy about it – that the Morses person was rude on the 'phone – and she wanted us to look at it all.

Our adjudicator asked for information, contact notes and the telephone recordings relating to this incident. Morses was not able to supply the telephone recordings but did send account notes and copies of contact between the Morses staff and Miss M.

Our adjudicator concluded that:

- it does seem that when Miss M contacted Morses Club to query her account balance they did try to help and explain why it was showing as it was; and
  
- in relation to the allegation of a Morses staff member being rude to her, without the telephone call recordings our adjudicator was not able to conclude either way. So, our adjudicator considered that she could only go from the information available and she didn't have enough to say there was a failing in relation to the language used.

Miss M was not content. She asked for an ombudsman to consider the complaint again. It

seems that Miss M was wanting the ombudsman's decision to focus on the rudeness allegation.

The unresolved complaint was passed to me to decide.

### **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having reviewed the evidence I have it is clear that Miss M had raised the query about the minus sign in front of the figure on her on-line account before this occasion in August 2022. It was in July 2022 and again in August 2022. I appreciate that minus signs before figures can be confusing as it showed a good thing – that the customer (here Miss M) was in credit.

But I can't find any evidence that Morses did anything wrong here. So, I do not uphold that part of Miss M's complaint. I hope that the explanations the Morses staff gave has helped Miss M going forward.

And it seems from the account notes that the money on account may well have been used to clear some of the amounts she owed to Morses and she closed a loan around that time.

As for the allegation of the Morses staff member speaking in an inappropriate way on the telephone then that is sad to hear. But again, I've no evidence from either party about that. And so, I can't conclude that Morses did anything wrong. So, I do not uphold that part of Miss M's complaint either.

I realise Miss M will be disappointed.

### **My final decision**

My final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 12 May 2023.

Rachael Williams  
**Ombudsman**