

## **The complaint**

Mr R complains he couldn't access his online account with Creation Consumer Financial Services trading as Creation for five months.

## **What happened**

Mr R entered into a revolving credit agreement with Creation in October 2021. In November 2023, Mr R tried to log onto his online account, however, couldn't do so, as after entering his login details, the site continually took him back to the login page.

Mr R raised this with Creation saying he was unable to access his account online. Creation said there were no reported issues with its online platforms and recommended Mr R delete his browser history to see if this resolved the issue and offered £50 for the inconvenience.

Mr R remained unhappy, saying the advice didn't resolve the login problems and Creation hadn't looked at video evidence he'd submitted which demonstrated he'd been logging on exactly as Creation was telling him. He therefore referred his complaint to this service, saying Creation hadn't properly investigated the problem and that the offer of £50 didn't fairly reflect the inconvenience caused.

One of our investigators looked into things and after some back and forth, Creation acknowledged that it could have done more to assist Mr R. In March 2024, Mr R was able to access his account online. Creation offered a further £100 compensation, which the investigator said they felt was fair to recognise the inconvenience caused.

Mr R didn't agree, saying the issue had gone on for months; Creation hadn't reviewed his evidence showing the problem and that the compensation didn't fairly recognise what had happened. As the matter couldn't be resolved, it's been 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.

From the evidence available, the underlying problem has now been resolved, which is that Mr R now has access to his Creation account online. So, the focus of my decision is on whether the compensation offered to recognise the inconvenience caused is fair.

I haven't been provided the reason why Mr R wasn't able to access his account online, despite Creation promising to provide this to the investigator. But Creation has accepted that it should have done more to resolve the problem. It's disappointing Creation hasn't been able to explain the reason as this would have gone some way to resolving Mr R's complaint. In light of this failure to provide an explanation and in light of Creation's apparent acceptance that it should have done more, I have assessed fair compensation on the basis the problems Mr R experienced were of Creation's making.

Mr R says he doesn't think the compensation fairly reflects the inconvenience and frustration caused over several months, referencing our external website's guidance on compensation and that he wasn't able to manage his account in the way he intended, due to not being able to access it online.

I don't doubt this would have been a frustrating period for Mr R, as it's clear he'd looked to proactively highlight the problem with a view to getting it fixed. Creation however hadn't been able to access all Mr R's evidence, meaning the solutions suggested weren't relevant and didn't resolve the issue.

When considering compensation, I must consider the impact on Mr R. While I acknowledge that managing the account online is likely to be Mr R's preferred method, my understanding is, that Creation offered other methods to manage the account, such as telephone banking. And from the evidence I'm not aware that Mr R lost out financially due to the problems in accessing his online account – for example his monthly direct debits continued to be taken.

With this in mind, I do find Creation's offer of £150 is fair to recognise its errors and is in line with how our service awards compensation. I say this because while the problem continued for a number of months, and I accept Creation could have been more proactive in trying to seek a resolution, I haven't seen anything to say Mr R was prevented from being able to use his account by other means, or that he suffered a financial loss. As a result, I do think Creation's offer of compensation is fair.

Therefore, to resolve this complaint, I direct Creation to pay any of the £150 compensation that it hasn't yet paid to Mr R to acknowledge the inconvenience caused.

### **My final decision**

For the reasons I have explained I uphold Mr R's complaint. To put things right Creation must pay any of the £150 compensation offered that hasn't already been paid, for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 4 November 2024.

Christopher Convery  
**Ombudsman**