

The complaint

Mr A complains about the level of service he received from Creation Financial Services Limited (Creation).

What happened

Mr A has a credit card with Creation and has made several complaints. Our investigator explained that part of Mr A's complaint had been brought to our service too late. Our investigator clarified that he had considered the following complaint points:

- transactions being declined regardless of whether the transaction was attempted using chip and PIN or contactless
- long call waiting times
- delays in receiving compensation
- failure to display the foreign currency conversion fee when using the card abroad

Our investigator didn't uphold any aspects of Mr A's complaint. He explained that Creation no longer held declined transaction data from early 2022 but could see that Mr A was still able to make transactions within the timeframe complained about.

When Mr A complained again in June 2023 about his card being declined, our investigator said that some contactless payments were declined due to the limit on transactions being reached. But he noted that Mr A was still able to carry out the transaction using chip and PIN.

Our investigator thought that the total of £100 compensation which Creation had already paid for the long call waiting times was fair. And our investigator thought that the compensation had been paid within a reasonable timeframe.

Although the screenshot Mr A provided didn't show the fee, our investigator thought that Mr A's statements included a breakdown of any foreign transactions with the conversion rate and 2.99% currency conversion fee. Our investigator also noted that the fee was set out in the terms of Mr A's account.

Mr A is unhappy with the investigation outcome saying that the transaction fees are not indicated on his statements and that it only shows what was paid and not what was charged. Mr A thinks our investigator has taken Creation's side about the transactions which were declined in April 2022. Mr A remains frustrated with the time Creation took to respond to his complaint, saying that it failed to call him back at times after having agreed to do so.

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.

I realise that I have summarised this complaint in less detail than the parties and have done so using my own words. The rules that govern the Financial Ombudsman Service allow me to take this approach. But it does not mean I have not considered everything the parties have provided.

I am grateful to Mr A for clarifying which complaint points he remains unhappy with, so I have focussed on these aspects in my decision.

Foreign currency conversion fee

The terms of Mr A's account say that he agrees to pay a foreign currency conversion fee of 2.99%. So the terms and conditions allow Creation to apply the conversion fee.

Mr A would have received statements from Creation which showed the exchange rate used on foreign transactions together with the relevant conversion fee. Although Mr A wants Creation to display the amount of the fee separately, I think Creation made it clear that any transactions made using the credit card abroad, would be subject to a fee. So, I don't consider it fair to require Creation to refund the conversion fees that Mr A has paid.

Declined transactions April 2022

As our investigator told Mr A, given the time that has passed, Creation does not hold details of any declined transactions in April 2022. This makes it difficult to know whether transactions were declined due to something Creation did wrong rather than as part of its usual security process or because there was an issue with the business trying to take the payment.

I can see that Creation told Mr A that due to some technical issues, payments were being declined on 20 and 21 April 2022. However, from reading Creation's complaint notes, it looks as though Mr A complained about failed transactions on 24 and 25 April 2022. So, these should not have been impacted by the earlier system problems.

As our investigator already said, from looking at Mr A's statements, he was able to complete transactions dated 21 and 24 April 2022. So, I can't say that Mr A was unable to use his credit card at all.

I think that when Creation paid Mr A compensation for the call waiting times, this reflected the inconvenience he encountered when trying to discuss the declined transactions. As I don't have enough evidence about the transactions Mr A says were declined and as he managed to carry out some transactions, I don't think it fair to require Creation to pay any additional compensation for this aspect of his complaint.

Complaint handling

I should say that complaint handling as an activity in itself is not a regulated activity that this service can usually consider complaints about. That being said, while I understand Mr A's frustration with the way Creation handled his various complaints, I have seen that it sent final responses either within or very shortly after the timescales set down in the FCA handbook. And it credited his account with several compensation payments over time. So, I'm not persuaded that there was an unreasonable delay on the part of Creation which would warrant an award of compensation.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 18 June 2024.

Gemma Bowen
Ombudsman