

complaint

Ms H is unhappy with Digital Finance Services UK Limited's administration of her account.

background

Ms H took out a loan with Digital Finance. She subsequently entered into a debt management plan. She says she's made more than enough payments through her representative to pay off her debt. She wants the overpaid amount refunded to her. Digital Finance doesn't appear to have responded to Ms H's complaint. It also hasn't assisted our adjudicator's investigation.

Our adjudicator recommended that this complaint should be upheld. She considered that:

- In May 2014 Digital Finance told Ms H's representative that the amount outstanding was £48.45. In the absence of evidence to the contrary she assumes this is correct.
- Ms H's representative sent payments to Digital Finance totalling £78.32 which it delayed cashing until October 2014. As this delay wasn't the fault of Ms H or her representative Digital Finance should remove any charges or interest arising from late payment of these sums.
- On the available evidence it appears an overpayment of £29.87 has been made. This should be returned to Ms H plus interest. Ms H's credit file should also be amended with the credit reference agencies to show the debt as settled.
- Digital Finance should also pay Ms H £100 compensation for the distress and inconvenience caused.

Digital Finance hasn't responded to the adjudicator's opinion.

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 agree with the adjudicator's conclusions for broadly the same reasons. Overall I see no compelling reason to change the proposed outcome and award in this case.

my final decision

My decision is that I uphold this complaint and I require Digital Finance Services UK Limited:

1. To remove any charges or interest arising as a result its delay in cashing the sums paid to it by Ms H's representative totalling £78.32;
2. To repay to Ms H the overpaid sum of £29.87 together with simple interest at the rate of 8% a year from the date the payments were made until the date of settlement;
3. To amend Ms H's credit file appropriately and to show her debt as settled; and
4. To pay Ms H £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 10 July 2015

Stephen Cooper
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