

## **complaint**

Mr O complains that Provident Personal Credit Limited (trading as Satsuma Loans) declined his loan application after it'd said it would lend him the money.

## **background**

Mr O says he applied for a loan of £1,000 with Satsuma Loans online and he was told that it'd agreed in principle. He says that it's now refused to lend him the money.

Satsuma rejected this complaint. It said Mr O didn't meet the eligibility criteria – he's not a UK resident – so it was right to decline his loan application.

Our adjudicator looked at this case and said she didn't think it should be upheld. She said that Mr O didn't meet Satsuma's lending criteria so it was ok for it to decline his loan application. She explained to Mr O what Satsuma's lending criteria are and told him that if he were to comply with them in the future, he would be able to apply again for a loan.

Mr O disagrees and has asked for an ombudsman to issue a final decision. He says he'd like to be granted legal aid for representing himself in this complaint. And he thinks he should be given £56,000 to cover his costs and a further £100,000 in compensation. He'd also like face to face meetings with the financial organisation here in London and says he should be given first class airline tickets to London, £350,000 so that he can prepare his case and a 3 bedroom flat in Croydon where he can stay when he meets with them.

Mr O requested a *hearing* to discuss his complaint. I looked at the evidence and his reasoning and decided that a hearing wasn't appropriate or necessary because I had all the information I needed to decide this complaint. And I wrote to Mr O to set out my reasons. Mr O disagrees, but he hasn't given me any new evidence or reasoning that suggests his complaint can only be resolved by holding a hearing. So I'm now issuing my final decision.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I've decided that this complaint shouldn't be upheld.

A business is entitled to set out its own lending criteria, and because this is a commercial decision, it isn't something that this service would usually get involved with.

In this particular case, it's clear to me that Mr O isn't a UK resident, and as residency is one of the key criteria used by Satsuma to decide whether or not it can support a loan application, I don't think it was wrong of it to decline his loan application. Mr O says he was born in England and he lived here for two months in 2009. But the eligibility criteria relate to residency, not nationality or country of birth.

I've also considered what Mr O says about the compensation he would like, but I don't think his demands are fair, reasonable or appropriate.

So for the reasons given, I reject this complaint.

**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 O to accept or reject my decision before 23 March 2016.

Andrew Macnamara  
**ombudsman**