

The complaint

Mr M has complained about Zopa Bank Limited, trading as Zopa's, contact with him regarding a chargeback.

What happened

Mr M was sent a number of identical emails by Zopa regarding a chargeback, over the course of two days. This resulted in him having to spend a lot of time on the phone sorting it out, as the emails caused a lot of confusion. Further, he's explained that he was cut off, and callbacks didn't happen. Zopa accepted things had gone wrong, and offered Mr M £35 in respect of this. It later increased this to £50, as Mr M had to chase this payment up. One of our investigators looked into what had happened, but thought Zopa had done enough to put things right. Mr M disagreed, and said the matter's had a significant impact on his life.

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 done so, I agree that Zopa's done enough to put things right. It's clear to me that what happened fell short of what Mr M should have expected, and that this was inconvenient and upsetting. I'm sorry to hear of the impact it had. But Zopa's acknowledged its mistakes and paid £50 compensation. This is in line with what I'd have awarded, so I'm not going to make a further award.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 15 February 2024.

Elsbeth Wood
Ombudsman