

The complaint

Miss A's complaint is about her mortgage account with Together Personal Finance Limited. Miss A says that Together has mis-managed her account, causing her financial loss, distress and inconvenience. Miss A has also complained about the length of time Together took to deal with her complaint.

To settle the complaint Miss A wants Together to reimburse the account with £2,400 which she believes is due to her, and pay compensation for distress and inconvenience.

Together accepts there were times it could have given better service, and it has paid compensation of £100 for delay in responding to the complaint.

What happened

I do not need to set out the full background to the complaint. There are several reasons for this. First of all, the history of the matter is set out in detail in correspondence, and in the investigator's letter dated 29 March 2023. All parties have a copy of that letter, so there is no need for me to repeat the details here.

In addition, our decisions are published, so it's important I don't include any information that might lead to Miss A being identified. So for these reasons, I will instead concentrate on giving the reasons for my decision.

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.

Miss A took out the mortgage in 2015 with another lender, after taking advice from her own independent financial adviser. The mortgage was later transferred to Together. Miss A redeemed the mortgage on 12 October 2021 when she moved to a new lender.

I've noted the fees Miss A says she has incurred which she would like Together to reimburse. These are as follows:

- £150 application fee;
- £15 transfer fee;
- £260 valuation fee;
- £1,395 intermediary advice fee.

However, these are all fees that formed part of the application process when Miss A decided to move her mortgage to a new lender, and so there's no basis on which it would be fair or reasonable for me to expect Together to reimburse them.

I've reviewed the payment history for the account and I can't see any fees or charges that have been incurred. There was one occasion in November 2019 where the account was £6.07 off schedule, as a result of which additional interest was being charged. This was

quickly rectified by Miss A and therefore the account has remained on schedule ever since. Overall I'm satisfied from the account history that there doesn't appear to have been any mis-management of the mortgage account.

The Financial Ombudsman Service doesn't provide an auditing service, and so I've based my findings on the payment history and account records. If Miss A still believes her account has been mis-managed resulting in financial loss to her, it's always open to her to have the account audited by a professional, such as an actuary or accountant, at her own expense.

If such an audit was to reveal any financial loss that could be attributed to any act or omission on the part of Together, Miss A could then bring a new complaint about this and include the cost of the audit in her claim for compensation. But my review of the available evidence doesn't lead me to conclude there's been any error by Together in its management of the mortgage.

Miss A has also complained about delay by Together in responding to her complaint. I note Together paid compensation of £100 for this. However, complaint-handling isn't a regulated activity, nor is it ancillary to a regulated activity. This means that a complaint about the way Together handled the complaint isn't covered by our rules and so it's not something I can comment on or for which I can award compensation.

My final decision

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

This final decision concludes the Financial Ombudsman Service's review of this complaint. This means that we are unable to consider the complaint any further, nor enter into any correspondence about the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss A to accept or reject my decision before 2 October 2023.

Jan O'Leary
Ombudsman