

## **The complaint**

Mr D and Mrs Y complain that Life's Great Limited trading as Mojo Mortgages (Mojo) didn't treat them fairly when they asked it to arrange a mortgage for their new home.

## **What happened**

Mr D and Mrs Y applied for a mortgage for their new home with Mojo acting as their broker. The application process was started in May 2022 and Mr D and Mrs Y received a decision in principle for an offer for a mortgage with a high-street lender I'll refer to as Company A.

Mr D and Mrs Y said it was difficult to speak with their adviser from Mojo and by the middle of June they still had not received confirmation that everything had gone through to secure the rate they'd been offered. They tried to speak with the adviser at different points but were unsuccessful.

On 6 July Mojo let Mr D and Mrs Y know that Company A had declined the application. They said there was no other information provided for the reason.

Mr D and Mrs Y contacted Company A directly to ask why the application had been declined. They were informed this was because the application had been waiting for information requested from Mojo and when this hadn't been received, it had been declined.

Mr D and Mrs Y secured a mortgage with Company A but through another broker and they feel this demonstrates Mojo failed to do what it needed to with their application. They feel it has been dishonest about the reason for the declined application and its actions have meant they are financially worse off. The initial mortgage rate they were offered was a rate of 3.05%, the rate they secured with the second broker was 3.79% and they would like Mojo to cover the difference with the cost of this rate for the two years it would be fixed for.

Mojo said it hadn't done anything wrong and the information that Company A said it was waiting on had not been requested sooner. The first time they had been asked to get this was on 6 July before being told the application had been declined. They didn't think it was fair to expect them to refund the difference in the higher rate as they don't think they are responsible for the original application being declined.

Our investigator looked at the complaint and spoke with Company A to gather information from it as a third party. He didn't think Mojo had done anything wrong from reviewing this information. He was satisfied Company A had not requested the same information that it did on 6 July before this date and previous requests for information had been complied with and uploaded to its portal. And when Mojo called Company A at various different points, it provided information about the application being referred for a review but never explained that information was outstanding in relation to this. Because of this he didn't think Mojo could be said to have caused the decline by failing to do what it should have.

Mr D and Mrs Y disagreed. They repeated their belief that Mojo must have caused the delay and decline based on their experience of the service received and because Company A did lend to them when another broker took over.

Our investigator's opinion remained unchanged and so the complaint has been passed to me for 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.

I've decided not to uphold this complaint for much the same reasons as our investigator. I appreciate that Mr D and Mrs Y will be disappointed by this and they feel strongly that Mojo has done something wrong. But I'll explain why I'm satisfied this is not the case.

Mr D and Mrs Y feel that getting a new mortgage with Company A so soon after the declined application that Mojo was making on their behalf is clear evidence of it doing something wrong. This is understandable and I can see why they have this belief, but I am afraid it is not supported by the information provided.

The correspondence from Company A and Mojo shows that it did not, prior to 6 July request the information it said was out standing from May 2022. And the notes show that when information was requested from Company A at different points, Mojo uploaded this to the portal system and this was generally within a reasonable time and I cannot see anything to show it didn't do what it was asked to. Nor have I seen anything which would demonstrate its actions would have likely resulted in the decline.

Company A may believe it did ask for information previously but this isn't what appears to have happened. And together with the email correspondence, when Mojo called to see what was happening with the application, Company A failed to say information was outstanding.

So simply put, I'm not persuaded it would be fair to say that Mojo was responsible for the application being declined. I think they've given Mr D and Mrs Y correct information about the application and I see no reason to ask it to do anything else in relation to this complaint.

### **My final decision**

For the reasons explained above, I don't uphold Mr D and Mrs Y's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D and Mrs Y to accept or reject my decision before 13 November 2023.

Thomas Brissenden  
**Ombudsman**