

Email

Re: Your ref: 225386871 Mr J Whittle's complaint about EE Limited (Our ref:PNX-5712039-X0S5) Reference Number: 27174915

General Information

Category Information Received

Direction Incoming

From

To Amy Booton - amy.booton@cases.financial-ombudsman.org.uk

Cc

Bcc

Regarding PNX-5712039-X0S5 Mr J Whittle about EE Limited

Outcome

Sent Date 30/12/2025 17:17:30

Sensitivity

Confidential No

Email Content

Subject Re: Your ref: 225386871 Mr J Whittle's complaint about EE Limited (Our ref:PNX-5712039-X0S5) Reference Number: 27174915

Good afternoon Amy,

I can confirm as you've advised, from the information already provided by EE, Mr Whittle's application was declined due to him not meeting EE's lending criteria. This is correct.

When Mr Whittle went online to apply for a GAN device on Flex Pay, this is the only option that a customer can process online through the EE Website.

When he was referred to a Store to discuss what options would be available, a Store does not hold stock of GAN devices, only brand new. GAN is exclusive to online orders.

Customers can only process a new application on Flex Pay online. Subsidy contracts and Upgrades can be completed over the phone. In the case of Mr Whittle it was the type of device he was looking for which the monthly cost exceeded his monthly spend limit of £50.20 inc VAT, hence why the order couldn't be processed.

The above is all the information which we can provide.

Thank you

Kind regards

[REDACTED]
Executive Complaints
[REDACTED]

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Registered in England: No 1800000

On 17/12/2025 09:12, Jack Whittle wrote:

Our ref **PNX-5712039-X0S5**

Your ref **225386871**

Dear Sir/Madam

Mr J Whittle's complaint about EE Limited

Thank you for your reply dated 9 December 2025. I've reviewed the evidence provided, and I still need some more information before I can reach an outcome on Mr Whittle's complaint. Please accept my apologies for the reference to Three in my previous email, this was incorrect.

What I need

- I appreciate what you have said about only the Credit Team having access to the details of the lending decision. However, I will need this to be requested from the Credit Team. I need to check EE followed the correct process in declining Mr Whittle's application, so I will need to see evidence of how EE reached the decision, including the credit application and all the checks carried out such as any credit and affordability checks. It may be helpful to explain, that this won't be shared with Mr Whittle if it is commercially sensitive, but I need to review this myself to determine if the application has been fairly declined.
- From the evidence provided from EE, I think Mr Whittle's application was declined due to him not meeting EE's lending criteria. Please confirm if this is correct.

- When Mr Whittle initially spoke to EE, he was told he was approved for a monthly spend limit of £50.20, but he was not approved for a Flex Pay agreement. He was then advised to go into store to discuss his options. Was he advised to do this because the staff in store could ensure he was provided with the correct type of credit agreement, i.e. a bundle agreement rather than a Flex Pay?
- Mr Whittle was advised in store that he could only purchase a Good as New device online. I've looked at EE's website and from a customer's perspective it is unclear how a customer can ensure they're applying for the correct agreement type. Please explain how a customer can make sure they're not applying for a Flex Pay agreement online.

You can send this information to me by email or post – or give me a call if you'd like to discuss it.

Please reply by 31 December 2025, using the reference number above. If you have any questions about what I've asked for – please let me know.

If I don't hear from you by 31 December 2025, I will consider the complaint based on the information we already have. The rules that govern our service, specifically DISP 3.5.14R and DISP 3.5.9R(3), allow me to do this in the interests of resolving complaints quickly.

Your text here

Kind regards

Amy Booton | Investigator | 02030696108
Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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Attachments

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Created By	SYSTEM
Created On	30/12/2025 17:17
Modified By	FOS SYSTEM
Modified On	31/12/2025 10:30

