



Ombudsman Service
EE Response

Today's date	23 September 2025
Case reference	PNX-5712039-X055
Name of complainant	Mr Jack Whittle

Customer name	Mr Jack Whittle
Customer telephone number/account number	225386871
Date account opened	N/A – Account inactive
Contract dates	N/A
Package Type (inc minimum speed guarantee if applicable)	N/A
Term of Loan Agreement	N/A
Current cancellation charges (if applicable)	N/A
Device on Loan Agreement	N/A
Case handler	██████
Date of Final Response	20 August 2025 –see appendix 2

EE evidence to customers claim

Summary of customer's issues

- Credit Check and Flex Pay Device Finance application declined.
- The customer would like EE to allow him to take out the contract.

Key Information:

Account Notes - (i.e., general customer contact, financial information, mobile telephone activation, suspension, cancellation) are applied to a customer's account when a request for information or an activity to be carried out on the account has been received by a member of EE i.e. customer services or by automated system process. These notes are retained for business purposes and in line with the requirements under General Data Protection Regulations (GDPR) are automatically deleted when there is no further requirement to retain them. We have no further preservation capability, and the account notes are not copied as archive tapes nor are they stored on any other media. Once deleted from our systems, they are not available in any form whatsoever.

Call Records - We record calls for training and quality purposes, and these are held for up to 12 months. We do not hold or record transcripts of conversations with members of our customer services. However, when spoken to a note regarding the nature and content of the conversation may have been placed on the customer's account. Please be advised that the duration of a call to our customer services is not recorded.

Please note – As the business declined to approve the customer's application for a Flex Pay agreement, no contract documentation has been agreed and therefore has not been supplied as part of this case file.

Timeline of events

23/7/2025 - The customer applies for a Flex Pay agreement, and due to this a credit check is performed in line with our sales process. A tentative account is opened as part of this application, and after a review the customer's application is declined.

The customer is eligible for a subsidy contract so is referred to Store to look at available options of Good as New (GAN) device offers.

24/7/2025 –25/7/2025 The Executive Complaints Team (ECT) receive the customer complaint email and they advise that he can look at a subsidy contract, as Mr Whittle only wants an iPhone.

25/7/2025 - Our Credit Referrals team reply to the customer via email and advise that our credit scoring policies must remain confidential to be effective, and that they are unable to provide further information either on the customer's application or our general criteria for making such decisions.

17/8/2025 –19/8/2025- Mr Whittle agrees the offer of credit from ECT by email; and ECT agree to get this arranged. They acknowledge the service experience he had advised instore, proposing a resolution of £50.00 inc VAT refund.

(Please see Appendix 4 & 7)

20/8/2025 – ECT process the request for a Cheque refund and they send the Final Resolution Letter (FRL).

Relevant Terms & conditions

[EE pay monthly plan T&Cs for Flex Pay customers – from 21 Nov 2024](#) (click to be taken to the terms)

[Flex Pay Explained](#) | [Mobile Help](#) | [EE](#)

[Credit Files Explained](#) | [Billing and Payments Help](#) | [EE](#)

Conclusion

- I understand Mr Whittle's upset and frustration with our decision to decline his application for a Flex Pay credit agreement, and I appreciate his rationale in contacting us to have the matter resolved.

- Please see the Terms and Conditions as referenced above.

- As a responsible lender committed to acting in the best interests of our customers, EE reserves the right to apply confidential internal criteria when considering applications for Flex Pay credit agreements, and our final decision on approving or declining such requests is based on cross referencing these criteria with the information we receive from the applicant themselves alongside the Credit Reference Agencies.

- As advised by our Credit Referrals and Complaints teams, these criteria are commercially sensitive in nature, and we do not reveal this information under any circumstances both as an anti-fraud measure and to protect the integrity of our business operations. Furthermore, we are under no legal obligation to provide such information to consumer's whose applications we have declined to approve, and as such we are unable agree to Mr Whittle's requested remedy.

- When I have reviewed Mr Whittle's interactions with our customer service guides, I can see no service failings and all guides adhered to the correct policies and procedures.

- The complaint case followed the correct steps in line with our complaints code of practice, and a referral letter was issued in a timely manner.

-I would like to apologise to Mr Whittle for the issue faced, as I do appreciate that this has been a frustrating experience for him.

, When ECT investigate Mr Whittle's complaint journey, they acknowledge the time he has spent instore; and as they cannot evidence what was discussed by an instore Guide, they provide the customer with an apology and £50.00 inc VAT; which the customer did agree and the refund request was confirmed by EE Customer Payments Team to ECT by email. –**See Appendix 7 & 8**

Based on the case file and supporting evidence, I do not uphold Mr Whittle's complaint and remedy requirement.

Mr Whittle has accepted a goodwill credit from ECT, for the instore experience; and this has been processed for the total of £50.00 inc VAT by Cheque refund.

I propose no further remedy or award.

Supporting evidence

- Appendix 1 – Customer Complaint Summary
- Appendix 2 – Final Resolution Letter
- Appendix 3 – EE Case File
- Appendix 4 – Account Notes
- Appendix 5 – Acknowledgement Letter
- Appendix 6 – Eligibility and Affordability Criteria – Flex Pay
- Appendix 7 – Whittle Email Agreed Resolution

