

Whittle, Jack

From: Whittle, Jack <jackwhittle@zoho.com>
Sent: 24 July 2025 12:29
To: crdecisiondisputes@ee.co.uk
Subject: Request for Reconsideration - Rejected Device Credit Agreement (BAN: 225386871 | Order: xko299591893)

Importance: High
Sensitivity: Confidential

Dear Sirs,

Following a conversation today with **Doug from EE's Executive Complaints Team**, I have been advised to contact you directly regarding the **recent cancellation of my device credit agreement** (BAN: xko299591893) in order to request a full reconsideration of the decision.

To briefly outline the situation:

- During a phone call with your advisor **Dan**, I passed an initial credit assessment and was informed I was eligible for a **monthly spend of £55.20**.
- Dan confirmed that although I was not eligible for Flex Pay, I could proceed with either a new or refurbished ("good as new") handset within that spend limit.
- I was issued a BAN number and advised to place the order online or visit a store.
- I chose to proceed online, where I:
 - Signed a **regulated fixed-sum credit agreement**;
 - Paid the **£30 upfront cost**;
 - Received an **order confirmation email**.

Shortly thereafter, I was informed that the order was cancelled due to ineligibility — despite having followed all steps in good faith and based on EE's own advice and approval process.

I would like to understand the basis for this decision, and more importantly, request that this **be reconsidered** in light of the following:

1. **I was approved for a credit amount and told I could proceed.** No part of the process clearly explained the limitations of Flex Pay vs. a subsidy contract, and the **online system did not flag any ineligibility prior to contract signature and payment**.
2. I have already entered into what I was told was a valid, regulated credit agreement — and I acted accordingly.
3. This situation has caused significant confusion and inconvenience. I've invested time visiting a store, speaking with your advisors, placing the order, and now disputing an issue I had no warning about.

At this point, I am asking for a fair and reasonable reassessment of my application and the possibility of reinstating the order based on the original agreed terms. If, for any reason, that is not possible, I would appreciate a **detailed explanation of the rationale behind the rejection**, including:

- Whether the decision was based on a specific score, threshold, or internal policy;
- Whether a Credit Reference Agency was involved (and if so, which one);
- Whether the decision was made automatically or through manual review;

- Assurance that **no negative marks** have been placed on my credit record as a result.

Please feel free to call me directly on [01772 984878](tel:01772984878) to discuss this matter further.

I hope this can be resolved swiftly and reasonably without the need for further escalation, but I remain fully prepared to take this matter to the **Financial Ombudsman Service** and **Financial Conduct Authority** if necessary.

Sincerely,

Jack Whittle

BAN: 225386871

jackwhittle@zoho.com

Order: xko299591893

Tel: 01772 984878

Confidentiality Notice: This email message may contain confidential or legally privileged information and is intended only for the use of the intended recipient(s). Any unauthorised disclosure, dissemination, distribution, copying or the taking of any action in reliance on the information herein is prohibited. Emails are not secure and cannot be guaranteed to be error free as they can be intercepted, amended or contain viruses. Anyone who communicates with us by email are deemed to have accepted these risks. JWD Media are not responsible for errors or omissions in this message and denies any responsibility for any damage arising from the use of email. Any opinion and other statement contained in this email and any attachment are solely those of the author and do not necessarily represent those of the company.

 Please consider the environment before printing this email