

## Whittle, Jack

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**From:** crdecisiondisputes@ee.co.uk  
**Sent:** 25 July 2025 10:49  
**To:** jackwhittle@zoho.com  
**Subject:** Re: Request for Reconsideration - Rejected Device Credit Agreement (BAN: 225386871 | Order: xko299591893) Reference Number: 26104714

**Flag Status:** Flagged

L1/LF/225386871/26104714

Hi Mr Whittle,

Thank you for your email regarding your recent application to EE.

We use Equifax and/or Experian for credit checking and consider information they may hold as well as the details supplied on your application. I am unable to provide you with a more detailed explanation for our decision, as our credit scoring policies need to stay confidential to remain effective.

Upon further Investigation I can see your application was successfully accepted on 23<sup>rd</sup> July 2025, so I am unsure why you say your order was cancelled.

If you would still like to take up a contract with us, you can either visit one of our EE stores, call our Telesales Department on 0800 956 6000 or return to where you made your application and quote the following ban number: 225386871. At this point you will be able to discuss your order to ensure it is within your approved eligibility.

I look forward to welcoming you to EE

Kind regards

Lee Fairlamb  
Credit Referrals



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Registered in England: No 1800000

On 24/07/2025 12:31, Whittle, Jack wrote:

You don't often get email from jackwhittle@zoho.com. [Learn why this is important](#)

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](mailto:jackwhittle@zoho.com)

Order: xko299591893

Tel: 01772 984878

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