

The complaint

Mr P complains that Provident Personal Credit Limited sent him text messages and other correspondence chasing him for payments on a loan he had cancelled.

What happened

Mr P took out a loan in 2018 with Provident, which was repaid in full shortly after he took it out. An error occurred and the loan account was still showing as active on Provident's systems. This meant in April 2019, Mr P received some text messages and an email about this loan. Mr P raised a complaint with Provident and it recognised there had been an error. In its final response, it apologised and credited £50 towards the balance of another loan Mr P had open with it in recognition of the trouble and upset this error had caused him. Provident also confirmed that the matter hadn't negatively impacted his credit report.

But Mr P wasn't happy with the amount Provident gave him. He says at the time he was suffering from ill health and going through treatment for this. And he has explained this matter caused him considerable stress and worry. So, he brought his complaint to this service.

One of our adjudicators reviewed Mr P's complaint. They thought Provident's offer was fair and reasonable in the circumstances, so they didn't ask Provident to do anymore than it already had. Mr P disagreed. As the complaint couldn't be resolved informally it has been passed to me to issue a final 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.

In any relationship between a consumer and a financial business, errors or dissatisfaction can and do arise. And when that happens, we would expect the business to treat the consumer fairly and resolve the complaint in a timely manner.

I've reviewed the file and can see that Mr P was frustrated by this matter and that the frustration has been heightened by the fact he has already been going through a stressful time. Mr P became aware of the issue in April 2019 and received a final response from Provident in June 2019. While I understand from Mr P he had some extremely frustrating phone calls, Provident did engage with him, accepted the errors and tried to put them right as quickly and fairly as possible.

Provident has said it hasn't impacted Mr P's credit file – and Mr P has confirmed that the negative marker he saw from Provident has now been removed. So overall, I accept Mr P was frustrated and inconvenienced, but I think what Provident has done to put the matter right is fair and reasonable given the circumstances. So, I won't be directing it to do anymore.

I appreciate Mr P will be disappointed by my decision – he's put time and effort into his complaint. But I hope I have been able to explain how and why I reached it.

My final decision

For the reasons explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 11 August 2020.

Claire Marchant-Williams
Ombudsman