

## The complaint

Ms A says that she did not receive visits from a Provident agent regularly at times. This made it harder to repay her loans.

She also says that Provident Personal Credit Limited lent to her irresponsibly. I've looked at this part of her complaint separately.

## What happened

This complaint is about three home collected loans Provident provided to Ms A between October 2014 and December 2014.

loan number	date started	amount borrowed	weekly term	date ended
1	14/10/2014	£200	14	17/12/2014
2	13/12/2014	£2,016	84	outstanding
3	13/12/2014	£200	63	outstanding

An adjudicator looked into Ms A's complaint about having difficulty arranging to see a Provident agent. The adjudicator didn't uphold this part of Ms A's complaint

Ms A disagreed with the adjudicator's opinions about this part of her complaint. As no agreement has been reached the complaint has been passed to me.

## 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.

We've set out our general approach to complaints about irresponsible lending - including all of the relevant rules, guidance and good industry practice - on our website.

Ms A has said that she requested an agent come to her home but Provident was unable to arrange this. She said this contributed to her repayment problems.

Provident has provided some information that shows it did contact Ms A over the period she is complaining about. It did this both by telephone and it also called at her house a number of times. It was unable to speak to her at these times.

Provident has said that the last payment Ms A made was in November 2015. Due to the repayment problems Ms A's accounts were transferred to its central collections team. And going forward Ms A made some payments over the telephone using a card. So, Ms A was able to make repayments to her loans even though she may not have had face to face contact with a Provident agent.

So, I'm not persuaded that, even if Ms A was unable to have a face to face meeting with a Provident representative, this would have caused her any detriment. This is because she was able to make her loan repayments another way. And, overall, I haven't seen anything that persuades me that Provident handled the collection of her repayments unfairly.

So I'm not persuaded to uphold her complaint about her premium collections.

### **My final decision**

For the reasons set out above, I don't uphold Ms A's complaint about the administration of her loan repayments.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 31 December 2020.

Andy Burlinson  
**Ombudsman**