

## The complaint

Mr C has complained that Provident Personal Credit Limited (trading as Provident) did not manage his loan accounts correctly.

## What happened

Mr C took a number of home credit loans from Provident in 2016 and 2017. It appears that Mr C ran into difficulties repaying his loans. The latest information provided by Provident shows five of Mr C's loan accounts were transferred to a third party in November 2018.

Provident initially looked into Mr C's complaint. Its final response dated 17 April 2019 detailed the reasons why Mr C was complaining and its rationale for upholding 14 out of 16 complaint points. By way of an apology, Provident confirmed it would reduce Mr C's outstanding balance by £150.

It appears that Mr C was unhappy with Provident's response, so he brought his complaint to our Service.

One of our adjudicators looked at Mr C's complaint. He thought it was clear to see that there were failings by Provident with regards to the service Mr C had received. Whilst Provident had offered to repay him £150 as a way of apology, our adjudicator thought that £350 was a more representative figure considering the issues and delays Mr C had experienced whilst he held his loans.

Provident agreed with our adjudicator's opinion. It agreed to reduce Mr C's loan balance by £350 along with an additional £50 due to the delays with the complaint being processed.

Our adjudicator put Provident's offer to Mr C. But Mr C wanted to await correspondence from Provident showing the payment had been made. Subsequently, Provident sent letters to Mr C detailing the amendments it had made to his outstanding balance. Provident also provided our service with a screenshot of Mr C's account, showing it had deducted £150 from his overall outstanding balance on 18 April 2019 as agreed in its final response. Furthermore, £250 was deducted from Mr C's loan balance on 18 December 2020 as a result of our adjudicator's recommendations.

Upon receipt of this information, Mr C informed our service that he wished to review the information provided before clarifying how he wished to proceed with his complaint.

When our service later checked in with Mr C to understand if he still required an ombudsman's decision, he implied that his complaint had not been fully resolved to his satisfaction as he provided more points for us to consider about his complaint.

As no agreement could be reached the complaint has been passed to me for 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.

I'm sorry to hear that Mr C and his wife have been unwell, and I hope that they are well on their way to a speedy recovery.

It appears that, following our adjudicator's opinion, Mr C has some concerns over the way his loans were granted and that there is a potential affordability issue. But to be clear, this decision will only be focussing on Mr C's original complaint points about the service he has received from Provident.

Following the adjudicator's view, Mr C also re-iterated that he was called a liar by Provident, and how it kept opening and closing his complaints. In Provident's final response dated 17 April 2019, it upheld Mr C's complaint about these points, and agreed that things had gone wrong on its part.

I've reviewed what the adjudicator has said about the way Provident handled Mr C's loan accounts and what has happened with Mr C's complaint up until now. I'm satisfied that the adjudicator has considered all of Mr C's issues and I agree that the complaint should be upheld for the same reasons as the adjudicator.

The £350 award recognises the fact that Mr C went through unnecessary trouble and upset whilst trying to deal with sort out the issues he had with Provident. It's clear to see that Mr C has gone to a lot of effort to try to make his repayments, as well as resolve the issues he had with his payment book and cheque payments. I also think Provident's additional award of £50 for the delays in dealing with his complaint seems reasonable considering Mr C's complaint was not progressed in a timely way.

There seems to be some hesitation about the amount Provident was going to pay towards Mr C's overall loan balance, and also, whether the lender would do what it said it would. But I'm satisfied that Mr C's loan balance has been reduced by £400 and that the lender has done what was agreed.

As a result, I'm satisfied that the award Provident has made is a fair outcome, so I make no further award against the lender

## **Putting things right**

Provident has already agreed to paid settled the complaint in line with the adjudicator's recommendation. And based on what I've seen, it doesn't need to do any more.

## **My final decision**

For the reasons I've explained above, I'm upholding Mr C's complaint, but I don't think Provident Personal Credit Limited needs to make any award beyond what it has already done.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 23 April 2021.

Robert Walker  
**Ombudsman**