

## **The complaint**

Mr W has complained about Provident Personal Credit Limited. He says he was sent communications when his loan fell into arrears. He feels these communications were harassment.

## **What happened**

Mr W has made a number of complaints about Provident. I have already considered which complaints we can, and can't, consider separately. I am now looking at the merits of this complaint.

This complaint is about one home collected loan Provident provided to Mr W. I can see that in early 2019 Mr W had problems making the loan repayments. Provident has provided a copy of the email, text and postal correspondence that it sent to Mr W when this happened.

Provident has looked at this complaint. It said that it had a regulatory responsibility to contact Mr W when he couldn't repay his lending. And it was required to send some correspondence by the industry regulator, the Financial Conduct Authority. It didn't uphold his complaint.

Our adjudicator also didn't uphold the complaint. He didn't think that Provident had acted incorrectly when it sent Mr W notifications that he was behind with his loan repayments.

Mr W disagreed with the adjudicator's opinion. 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 short term and high cost credit - including all of the relevant rules, guidance and good industry practice - on our website.

It's not disputed that Mr W couldn't repay his loan at the agreed times. And Provident has provided the correspondence it sent when this happened. This included emails, text messages and letters.

Provident is required to contact a consumer when a loan falls into arrears. And being aware of the status of a loan, and what the implications of non-payment are, is important. It can have significant effects on a consumer's financial status. And so, it's right that Provident took steps to fully inform Mr W about this.

And having looked at all of this correspondence I don't think Provident has done anything wrong here. The communications provide reasonable information and I don't think it would be fair to call them harassment.

I can see Mr W feels strongly about this issue and I'm sure my decision will not be the answer he had hoped for. But I hope my decision doesn't cause any distress and that he finds my explanation helpful.

### **My final decision**

For the reasons set out above, I don't uphold Mr W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 28 October 2021.

Andy Burlinson  
**Ombudsman**