

complaint

Mr A complains that Provident Personal Credit Limited sent an agent to his home to collect an outstanding debt. The agent left a note on Mr A's front door which was seen by neighbours. Mr A says that this breached data protection rules.

background

Mr A had obtained credit from Provident. A collection agent visited his home when he was out to discuss arrears on his account. She left a note on his door. It was read by a neighbour. On Mr A's return, the neighbour told him that he had received a visit from a collection agent. This was overheard by other neighbours, and it caused Mr A considerable embarrassment.

Mr A complained to Provident about what had happened. It apologised and offered to reduce his loan balance by £50. Mr A is not happy with this sum as he says it does not adequately compensate him for the stress the note caused him.

The adjudicator recommended that the complaint should be upheld. He considered that Provident had breached Office of Fair Trading Debt Collection Guidance in disclosing debt details to third parties. The adjudicator recommended that Provident should reduce Mr A's balance by £100 rather than by £50 as it had offered.

Provident agreed to the adjudicator's recommendation. Mr A does not agree. He says that £100 is not enough to compensate him for Provident's mistake.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

Provident admits that it made a mistake. It has apologised to Mr A for this and has offered to reduce his loan balance by £100. Mr A says that this offer is too low. None of the awards we make are intended to act as a punishment of a financial provider. My role is to decide what is fair and reasonable in a case.

In this case I find that the offer by Provident is fair and reasonable for the distress experienced by Mr A. Further it is in line with awards made by us in similar cases.

my final decision

My decision is that Provident Personal Credit Limited should reduce the balance of Mr A's loan by £100.

Rosemary Lloyd
ombudsman