

## **complaint**

Miss C complains on behalf of her father, Mr C, that Provident Personal Credit Limited (Provident) did not authorise a change of authority on her father's account quickly enough. She says that this led to him being stressed by Provident contacting him about his debt.

## **background**

Mr C holds an account with Provident. On 3 May 2017, Miss C visited a branch of Provident with a signed letter of consent from her father allowing her to deal with the debt on his account. She was assured at this meeting that Provident would not send any further letters to Mr C about his arrears and his debt would be referred to their customer service team.

On 24 May 2017, Miss C called Provident's Head Office and found that they had not acted upon the letter of consent that she handed to the branch on 3 May 2017. She explained that her father was not well and could not manage his debt with them. She also explained that she had been assured that he would not be contacted about the debt and that it would be passed to the customer service team.

Provident investigated that matter and found that they had overlooked the letter of consent and not acted on it. They then ensured that they got the relevant authorities for Miss C to act on her father's behalf and the medical evidence relating to his illnesses. They offered Miss C £50 for the trouble and upset that had been caused to her.

Miss C did not accept the £50 and further complained that Provident should not have allowed her father to go into debt on his account. She came to us to further investigate the matter.

Our investigator found that the £50 offered by Provident was fair and reasonable in the circumstances. She also found that Provident should be given an opportunity to look into whether they should have allowed Mr C credit and allowed them to set up a separate complaint. Miss C did not agree with this and the complaint has now come to me.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I have not looked at whether Mr C should have been offered credit by Provident as this is part of a separate complaint that will be considered in a separate case.

I'm afraid Miss C will not be happy with my decision. I agree that Provident made a mistake in not acting on the letter of consent on 3 May 2017. But, I think that offering Miss C £50 compensation is enough. I will explain why.

Although, Miss C did have to chase up being given authority to deal with her father's debt, from what I can see, he did not get any further contact from Provident relating to this debt. So, he suffered no further stress because of Provident's mistake. Miss C was the only one to suffer inconvenience and stress but, when she chased up the authority, Provident acted upon it very quickly. For this, I think that £50 compensation is enough.

**my final decision**

For the reasons given above, I will not be asking Provident Personal Credit Limited to do anything else except pay £50 to Miss C as previously offered by them.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 8 December 2017.

Rita Parmar  
**ombudsman**