

complaint

Miss H, who is represented by a relative, complains Provident Personal Credit Limited hasn't taken account of all the payments she's made towards her loan.

background

Miss H took out a home credit loan at the end of 2013. She says she made regular payments of £40 or £30 towards her loan. She says an agent collected those from her.

In 2014 Miss H wrote to Provident Personal Credit to say that the outstanding balance on her loan was higher than it should be. Provident Personal Credit investigated Miss H's complaint but said it needed evidence payments had been made. Miss H complained to us.

Our adjudicator didn't recommend that this complaint be upheld as she didn't feel she had enough evidence to show payments had been made which hadn't been taken into account. Miss H asked for an ombudsman's decision saying that the collection agent had left in suspicious circumstances and two people had witnessed her making payments.

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've seen Provident Personal Credit's records and a statement for the loan Miss H took out. That statement shows Miss H made a handful of £40 and £30 payments and one £15 payment. It also shows that there were many weeks where she didn't make any payments. I've also seen arrears letters sent to Miss H which are consistent with the statement. In other words, Provident Personal Credit's records suggest that Miss H didn't make regular payments.

Miss H's representative has only provided a letter saying she made payments every week (except at Christmas) and that she has witnesses to this as the payments were collected from her at home or work. Unfortunately this is all the evidence she has. I can see Miss H complained about not having a payment book, but without a record of payments she says she made I cannot say on the evidence that Provident Personal Credit's records are wrong.

I appreciate that this will be disappointing to Miss H, but I agree this complaint shouldn't be upheld. I should add, however, that if she is in financial difficulties Provident Personal Credit need to treat her positively and sympathetically.

my final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 21 September 2015.

Nicolas Atkinson
ombudsman