

complaint

Ms C complains that Provident Personal Credit Limited disclosed the status of a loan she held with it to her ex-partner.

background

Ms C says her ex-partner had promised to pay off a loan she held with PPC. She says a PPC agent told her ex-partner the loan had been repaid by a member of Ms C's family. And she says as a result her ex-partner refused to make good his promise.

Ms C also says as well as leaving her distressed, she's now in the position of struggling to find funds to repay her family member. So, she says she wants PPC to pay her the full amount of the loan as compensation for its wrongdoing.

PPC says it's apologised to Ms C for one of its agents sharing the information that her loan had been settled with her ex-partner. It says it's sorry for any trouble and upset it may have caused. And it's offered her £100 compensation.

Ms C complained to PPC about this matter. And, being unhappy with its response, she complained to this service.

Our investigator thought Ms C's complaint should be partly upheld and PPC should pay her a total of £250 compensation for the trouble and upset she'd experienced, including the £100 it had already offered her.

Ms C disagreed with the investigator's conclusions. She thought PPC should pay her the full amount of the loan, in the circumstances. So, the matter's been referred to me to make a final decision.

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 decided to partly uphold Ms C's complaint and to require PPC to pay her a total of £250 compensation. I'll explain why.

It isn't disputed that one of PPC's agents improperly disclosed to Ms C's ex-partner that her loan account had been repaid. So, the only matter I need to decide is how much compensation it should pay her.

I note Ms C says she should be paid the full value of the loan of around £860 that a family member settled on her behalf. And she says the situation's left her not only distressed but also struggling to find funds to repay the family member. But I see there's some doubt as to whether Ms C's ex-partner would've repaid the loan in any event. And I note she's acknowledged it isn't certain he would've repaid it. So, in these circumstances it wouldn't be reasonable for me to require PPC to pay Ms C compensation equal to the amount of the loan.

It is, however, clear Ms C's suffered distress and inconvenience as a result of acknowledged wrongdoing by a PPC agent. And, whilst I'm pleased to note PPC's apologised for this

matter, I don't think the £100 compensation it's offered Ms C sufficiently reflects the consequences of its actions.

But I think compensation of £250 is in line with awards made by this service in comparable circumstances and would fairly reflect the distress and inconvenience PPC's actions have caused Ms C.

So, I partly uphold her complaint on this basis.

my final decision

I partly uphold Ms C's complaint against Provident Personal Credit Limited. It must pay Ms C a total of £250 compensation for the distress and inconvenience she's experienced as a result of this matter, including the £100 it's already offered her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms C to accept or reject my decision before 11 June 2018.

Robert Collinson
ombudsman