

complaint

Mr D complains that arrears on his home credit account have been caused by the agent from Provident Personal Credit Limited not calling for weekly payments at the agreed time.

background

Mr D signed a home credit agreement requiring weekly repayments. He says that this initially went well as the agent came when agreed. He says that the agent then did not turn up at the agreed time, or at all, and that other family members were unable to make the full payment on his behalf. He did make debit card payments on two occasions.

The adjudicator did not recommend that the complaint should be upheld. She noted that Provident Personal Credit disputed that its agent did not call for the repayments. She said that there were issues with the payments from the start. She noted that, when the agent did call, missed payments were not made, although Mr D says he was in a position to make the payments. She said that Mr D was also aware he could have made the payments in a different way.

Mr D did not agree. He said that it was the responsibility of Provident Personal Credit to come and collect the payments.

my findings

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

Where the evidence is incomplete, inconclusive, or contradictory (as some of it is here), I reach my decision on the balance of probabilities - in other words, what I consider is most likely to have happened in light of the available evidence and the wider circumstances.

I can see that weekly payments were not made as required. I am not persuaded on the evidence that this was due to the agent from Provident Personal Credit not visiting to receive the payments. I note that in its response to Mr D, it says that it visited the address to take payments from other family members.

Even if there was some confusion about when the payments were to be collected, I do not consider that this removed the responsibility of Mr D to repay the debt. I note that he did not receive any further charges or interest for late payment and was made aware of how to otherwise make payments and he did this on two occasions.

I appreciate that Mr D will be disappointed at my conclusion, which is that I do not consider Provident Personal Credit acted unreasonably in recording late payment information on his credit record.

my final decision

In light of the above my decision is that I do not uphold this complaint.

Michael Crewe
ombudsman