

## **complaint**

Mr M has complained that Provident Personal Credit Limited has unfairly recorded a default on his credit file.

## **background**

Mr M took out a loan with Provident Personal Credit. After a missed payment, it says it issued him with a default notice in April 2012, but Mr M says he did not receive this. He did not make the missed payment, and Provident Personal Credit has recorded this with the credit reference agencies. Mr M feels this is unfair and has caused him a number of problems.

The adjudicator did not recommend that the complaint should be upheld, on the basis that the credit file accurately showed the default. Mr M disagreed, and maintained he had not received the default notice. The complaint has therefore been passed to me for my final decision.

## **my findings**

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

Mr M took out the loan and I am satisfied that he was aware that he would need to make regular repayments. He says he did not receive the notice saying a payment had been missed. However, I have seen Provident Personal Credit's system notes, which indicate a notice was sent in April 2012. I accept it has not produced an original signed notice, but given the contemporaneous system notes, I am satisfied, on balance, that the notice was sent.

Mr M is ultimately responsible for making the repayments he agreed to under the loan agreement. As he did not, I conclude that Provident Personal Credit was entitled to record the default with the credit reference agencies.

## **my final decision**

For the reasons given above, it is my final decision not to uphold this complaint. I make no award against Provident Personal Credit Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr M to accept or reject my decision before 6 January 2014.

Elsbeth Wood  
**ombudsman**