

complaint

Mrs W complains that Provident Personal Credit Limited didn't collect her payments properly and didn't treat her positively and sympathetically when she suffered financial hardship.

background

Mrs W has loans with Provident. She explains that she had a good relationship with the previous Provident agent who came to collect her payments. Just before the agent left the company Mrs W had difficulty making her repayments and a reduced payment arrangement was agreed. After the agent left Mrs W explained that the new agent didn't come to collect payments and when she explained she was having financial problems the agent was bullying and unhelpful. Mrs W explains that because the agents didn't call she fell into arrears and now she is being threatened with debt collection. Provident say that agents tried to call to collect payment from Mrs W but couldn't get a reply.

Our adjudicator didn't think that the complaint should be upheld. She thought that Provident had tried to help Mrs W by agreeing a reduced payment plan and ordering a payment card for her. She thought that Mrs W should have made other arrangements to make repayments or contacted Provident when the agent didn't call. Mrs W didn't agree and said in summary that Provident was covering up the fact that it didn't make contact with her and no calling cards were left.

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 sympathise with the situation that Mrs W is in and I can understand why she is upset that regular calls to collect the money were not made in the same way as her previous collector. If Mrs W wasn't at home she wouldn't know whether an agent had called or not especially if calling cards were not left. Mrs W says that she put the money in an envelope on her door but no-one came to collect it. Provident has provided records that show agents came to collect money but there was no answer and that telephone calls were made but there was no reply.

Mrs W says she did meet with a Provident representative to discuss her financial difficulties. She says that this person was pushing for her to pay more money and she felt uncomfortable about this. A reduced repayment plan was arranged and Provident has said that one payment was collected from the door but it told Mrs W it would not collect in this way and a paypoint card was ordered. Although Mrs W says that the agents did not call I can't say that they didn't come when she was out. Mrs W says that some calling cards were left so Mrs W knew that people had called. Overall, I think that Provident did try to collect the money in person from Mrs W on a few occasions. Mrs W knew that the payments had not been collected and so I think it is reasonable to expect her to have contacted Provident to make other arrangements to pay.

I know that Mrs W thinks that the staff at Provident have not told the truth about the visits to her and she is concerned about the relationships between the staff causing a conflict of interest. I can see from the paperwork provided that attempts were made to contact Mrs W and she accepts that some calling cards were left and telephone calls were made. Even if nobody came I would still expect Mrs W to contact Provident to make other arrangements to

pay the money back. I don't think that it is fair or reasonable in the circumstances to write off the debt.

my final decision

My final decision is that I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 23 December 2015.

Emma Boothroyd
ombudsman