

## **complaint**

Mrs A complains that the agent employed by Provident Personal Credit Limited to collect her weekly payments failed to record them and apply them to her account.

## **background**

Mrs A has had a number loans with Provident over a number of years. At the time of her complaint she had three loans. Mrs A says she received a visit from a manager in around March 2015 which led her to suspect wrongdoing by the agent because she'd noticed payments hadn't been recorded for August 2014. She also alleges her payment books were altered.

Provident says it carried out a security investigation and audited Mrs A's accounts when she complained. This was because the agent had been on its fraud register and had already been dismissed, though apparently not for stealing payments. However, as Provident found that the payments recorded in Mrs A's books matched those recorded on the system, it did not uphold her complaint.

Our adjudicator did not recommend that Mrs A's complaint should be upheld. She didn't think there was enough evidence that Mrs A had made payments which were not recorded.

## **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 do not uphold Mrs A's complaint for reasons which I give below.

I have looked at Mrs A's payment history and can see that, on the whole, she maintained regular weekly payments, though not always at the agreed rate. There are sporadic missed payments, including in December 2014. However, Mrs A apparently did not make any payments for four consecutive weeks in August 2014.

I have checked the payments recorded in Mrs A's payment books against Provident's statements and there aren't any discrepancies between the two. As Provident has confirmed that the agent would have been responsible for creating both records, this is not surprising.

I do not base my decision on the lack of any discrepancy. Rather, I have taken into account everything Mrs A has said on her complaint form and told our adjudicator and Provident.

Mrs A told our adjudicator it was unlike her to miss payments for a whole month and she does not recall doing so. She said she would only have missed payments once or twice over the history of the loans. In Provident's case report, there is a note of a conversation with Mrs A on 8 June 2015. She is recorded to have said that she made regular payments at the agreed rate except during August when she made reduced payments for personal reasons.

Even though I accept that missing a whole month of payments was unusual for Mrs A, she has never really been clear that she made payments in August 2014. She told us she couldn't remember missing them. But, she also seems to have told Provident that August was not typical because of her personal circumstances at the time.

For this reason, I can't conclude that Mrs A made payments which were not recorded or applied to her account.

I would also add that each time Mrs A paid the agent, the payment was logged in her book, which was then returned to her. She had the opportunity to check it each time. However, Mrs A did not question the entries. She says this was because she trusted the agent to record the payments accurately. I accept that that this might have been the case, but it now means it is difficult for her to challenge the record.

**final decision**

I appreciate that Mrs A will be disappointed with my decision, but for the reasons given, I do not uphold her complaint against Provident Personal Credit Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 21 December 2015.

Athena Pavlou  
**ombudsman**