

complaint

Mr H complains that Provident Personal Credit Limited hasn't properly credited payments to his account and is chasing him for a debt he doesn't owe.

background

Mr H says that he made payments to his account and another account in the name of a family member. He says that the payments weren't taken off his balance and he doesn't owe any more. He said that he was told the outstanding balance had been written off.

Our adjudicator didn't recommend that the complaint should be upheld. She thought that there wasn't enough evidence to show that Mr H had made payments that hadn't been credited to the account. She thought that while there may have been some confusion because of the other family members account Provident had reduced the balance when provided with receipts and she didn't think it should do any more.

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 can see from the paperwork that Mr H did have a loan and a number of top ups. Mr H made some repayments in cash and it seems that some of these were wrongly credited to the family members account. Where Mr H has been able to provide receipts for these payments Provident has correctly reduced his balance.

Mr H says there was a very large payment that wasn't credited and he says he was told he didn't owe any more. I can't be sure what was said to Mr H but from the paperwork I have seen there doesn't appear to be any large payment made to his account and I can't see that the amount has been repaid.

I don't doubt that there has been some confusion about what Mr H has been told about his outstanding balance with Provident given the issue with the accounts of his family member. However, based on the information I have seen Provident has reduced the balance in accordance with the receipts and I don't have anything to confirm that Mr H paid any more.

I have looked carefully at the information provided by Mr H and Provident and it is clear to me that there are some significant discrepancies about what has been paid but I can't say that Mr H doesn't owe Provident the money.

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 Mr H to accept or reject my decision before 27 October 2016.

Emma Boothroyd
ombudsman