

## **complaint**

Miss A complains about a loan she has with Provident Personal Credit Limited. She says the loan repayments have not been collected by the agent and she is unhappy that adverse information has been recorded on her credit file.

## **background**

The adjudicator did not recommend the complaint be upheld. She thought that the Provident agent had tried to collect the regular repayments but Miss A had been unavailable. She thought it was reasonable for the Provident agent to call at the address it held for Miss A and she had not seen anything to show that Provident failed to amend Miss A's address when it was first notified. The adjudicator also explained that she did not think there were any grounds to ask Provident to amend the information it had recorded on Miss A's credit file.

Miss A did not accept the adjudicator's conclusions and believes the collection agent did not call and try to collect the repayments. She remains unhappy about the information recorded on her credit file.

## **my findings**

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint. Having done so, I have not upheld this complaint.

Miss A says the agent did not call to collect the repayments for the loan. Provident says that it did try and collect the repayments on the loan but Miss A would often cancel the visit at short notice so the repayment could not be collected. I cannot be certain what attempts were made to collect the repayments from Miss A and I accept it is possible that the agent did not make attempts to collect the repayments. However, it is also just as possible that Miss A made it difficult for the agent by cancelling the agreed appointments. I see no reason why the agent would not attempt to collect the repayments from Miss A.

Miss A was made aware of alternative repayment methods that could be used, rather than home collection by the agent, and I note there are four alternative methods listed in the solicitors' letter. I have not seen anything to indicate that Miss A used any of these alternative methods or made any specific attempts to make the repayments that were due. Miss A agreed to repay the money that she borrowed and it is ultimately her responsibility to ensure the repayments are made.

Having considered the specific circumstances of this complaint I am not persuaded that Provident has not made reasonable attempts to collect the repayments from Miss A. I also think that reasonable alternative repayment methods have been offered to Miss A when the usual door step collections were unsuccessful. It is ultimately Miss A's responsibility to ensure the agreed repayments are made on time and even when alternative payment methods were provided Miss A does not appear to have made any attempts to make the repayments. On balance, I do not think Provident has acted unfairly or unreasonably in its efforts to obtain repayment of the loan.

Provident has added entries to Miss A's credit file to reflect the non payment but I do not think this is unreasonable considering the required repayments have not been made. There are no grounds for me to instruct Provident to alter or remove the entries on the credit file.

As Miss A's loan account remains overdue I would suggest that she contact Provident, or its appointed collection agent, to discuss repayments for the loan. Several repayment methods will be available to Miss A and a home collection is not therefore the only repayment method available.

I appreciate Miss A will remain unhappy with my decision but there are no grounds for me to uphold this complaint.

**my final decision**

My final decision is that I do not uphold this complaint.

Mark Hollands  
**ombudsman**