

## **complaint**

Ms D complains that Provident Personal Credit Limited (Provident) wouldn't give her a loan. She disputes she was in arrears with another loan. And says Provident haven't credited her account with payments she's made. She wants her account kept open for further loans. Her passbook returned. And her credit file amended.

## **background**

Ms D says she took out two loans with Provident which she says she settled. But she says when she applied for a third loan Provident told her she had arrears of £120 on her first loan. Ms D disputes this.

Ms D feels arrears have fraudulently been added to her account. And payments haven't been credited to her account. As her account has passed to the collections department she's concerned this will have had a negative impact on her credit file.

She also says Provident lied about trying to contact her by phone about the arrears on her account. Or that its agents have tried to resolve the matter with her. She says her passbook has been taken from her. She now would also like all interest she has paid on her loans refunded.

Provident says it investigated Ms D's allegations but found no evidence of fraud. It says the entries in Ms D's payment books are accurate. And due to the nature of the conversations Ms D had with its office it made a decision to refer her account to its collections department. So no further agent collections were made.

Our adjudicator didn't uphold the complaint. She didn't feel Provident had done anything wrong. She found the payments showed in the payment book matched those on Provident's records. And that Provident was entitled to make a business decision not to agree to further loans.

Ms D didn't accept this. She says her accounts weren't in arrears. And says as she made payments in pounds doesn't understand why her outstanding balance is in pounds and pence.

## **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 information I've been given that Ms D had three loans with Provident. The first taken out in March 2015. Looking at the payment book I can see Ms D's payments varied. Some times she paid more than weekly agreed payment. Sometimes less. And sometimes she made no payment. This loan appears to have been paid off in full.

The second loan was taken out in November 2015. As with her first loan sometimes Ms D paid more than the weekly amount. Sometimes less. And sometimes she made no payment. Payments for this loan appear to have stopped in November 2016.

Ms D took out a third loan in June 2016. It was for £2,419 to be repaid by 84 weekly payments of £28.80. Ms D's payment history was the same as for her other loans. And payments stopped in November 2016.

Ms D made her payments direct to an agent. She queried one payment which hadn't been correctly recorded and this was resolved. So I think if she felt other payments hadn't been correctly recorded she would've raised this at the time. But I haven't seen any evidence that she did. I don't think Provident is at fault here.

I've checked the payment history from the payment books against Provident's own records. I can reassure Ms D that the payments do match. Ms D hasn't given any evidence to show she made other payments that weren't recorded. So I don't feel Provident has done anything wrong. I believe Provident's records are an accurate reflection of Ms D's accounts. Provident has confirmed it can't give an exact figure for arrears as this varies week by week according to what payments have or haven't been made.

Ms D has asked that her payment books be returned. Provident has confirmed that it has already done so.

Ms D has said she's concerned about data on her credit file. And would like any adverse data removed. She hasn't given us a copy of her credit file so I'm not sure what information is on it. From the records I've seen Ms D didn't make the full payments she was supposed to make. And stopped making payments to her two outstanding loans in November 2016. Credit files should accurately reflect a consumer's account. So if Provident has passed this information to the credit reference agencies I don't think this is unreasonable. And I see no grounds to ask it to amend Ms D's credit file.

Ms D says Provident didn't deal with her complaint. She says it didn't try to contact her by post. And Provident's agents didn't contact her directly. I've seen Provident's records. These show that it tried to contact her by phone on a number of occasions. And its agents visited Ms D. But she refused to discuss her arrears. So I don't agree that Provident didn't try to contact Ms D.

I can see from copies of letters I've been given that Provident sent Ms D two letters about the arrears on her two accounts in December 2016. Its collections department sent a further letter in December 2016 asking Ms D to contact them. Ms D must've got this letter as a further letter confirms an agreed repayment plan of £1 per month. As all these letters were all sent to the correct address I don't think Provident is at fault if Ms D didn't get them.

I haven't been given a copy of the letter Provident says it sent asking Ms D to provide details of payments she feels haven't been recorded on her account. I can see from Provident's records that there's a reference to the fact Ms D hasn't given any evidence to support her allegations. This leads me to believe she was asked to do so either during a phone call or by letter. But even if Provident didn't make this clear I think Ms D should've provided this information of her own accord either to Provident or to this service. But she hasn't.

Finally Ms D is unhappy that Provident won't agree a further loan for her. She has referred to conversations with an agent. But it's not clear to me if she formally applied for a loan and was declined. Or just enquired about a further loan. Businesses are obliged to tell customers if it declines loans for credit purposes. But ultimately to offer a loan or not is a business decision Provident is entitled to take and not for me to interfere with. So I can't reasonably ask Provident to keep open Ms D's account for further loans.

Ms D would like all of the interest she has paid on all of her loans refunded. But she hasn't given any reason as to why she feels this is justified. As I don't feel Provident has done anything wrong I can see no grounds for agreeing to this.

**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 Ms D to accept or reject my decision before 12 June 2017.

Bridget Makins  
**ombudsman**