

complaint

Miss D complains at the way Provident Personal Credit Limited treated her when she found herself in financial difficulties. She wants it to stop its agents visiting her home - and for it to offer her a payment card.

background

Miss D tells us she's had problems with Provident over the collection of payments she owes on some credit agreements. She said she had 13 weeks with no one coming to collect payments. And that when she lost her job - and asked Provident to allow lower payments - no one from Provident called her despite promises to do so. And she says she wasn't sent a payment card. She now doesn't want Provident to send any agents to her home.

Provident issued a final response letter and said it accepted there had been some disruption to its service due to changes in the way it operated. It said this meant payment collections had been missed - through no fault of Miss D - as a customer experience manager hadn't called. And it had offered Miss D the options of paying by debit card and/or "Allpay" card which could be used at certain retail outlets. By way of apology Provident said it had sent a cheque for £100 to Miss D.

Provident says it also offered to start the process of arranging smaller repayments - although it said it had explained to Miss D this would require a home visit to undertake an affordability assessment.

The investigator didn't recommend this complaint should be upheld. He said Provident had recognised the poor service Miss D had experienced and paid her £100 compensation for the trouble and upset caused. He felt that was a fair outcome.

Miss D did not accept this view and said she didn't think it was fair. And she said she felt Provident had put her under financial hardship.

As Miss D didn't agree with the investigator's view an ombudsman has been asked to make the final decision.

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 must first of all explain that Miss D has two current complaints in relation to Provident. One relates to poor service regarding the collection of payments and the setting up of alternative means to pay. And another relates to affordability issues surrounding the loans.

I'm only dealing with the first issue - so I won't be commenting directly with matters relating to affordability.

I can see Miss D's very upset at what's happened and I understand her feeling this way. There was clearly a breakdown in the service provided by Provident and it led to some of the difficulties she's faced. But in terms of some of the specific details of the complaint I don't think Provident is at fault.

There were missed collections and I think the method of communication about a possible payment arrangement might have been clearer. But in respect of Miss D's wish to pay by card I think Provident addressed that issue correctly. It offered options to pay by debit card or Allpay card - but said in the latter case Miss D should make contact if she wanted a card sent. So I can't see there was any offer to send the card automatically.

And it is a requirement - before a payment arrangement to facilitate reduced instalments is made - for a business to conduct affordability checks. So I don't think it was unreasonable for Provident to say it required an agent to visit Miss D before this was set up. But I think it might have been preferable for a fixed appointment to be agreed - so as to avoid unnecessary home visits.

Provident has accepted that a change in its method of working led to its standard of service falling below normal levels. And it has paid £100 to Miss D by way of compensation. In the circumstances I think that's fair and reasonable. So in terms of the issues I'm dealing with in this complaint I shan't be asking Provident to do anything else.

I'm in agreement with the investigator that this complaint should not be upheld. But I want to emphasise this has no bearing on any separate complaint dealing with issues of affordability over these loans.

my final decision

For the reasons given above my final decision is I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 18 October 2018.

Stephen D. Ross
ombudsman