

complaint

Mrs M says that she took out two loans with Provident Personal Credit Limited, which she repaid in full. She complains that Provident has registered an inaccurate default on her credit file, because it says that she did not fully repay one of these loans. She wants this adverse information removed from her credit file.

background

Provident provided a statement of the disputed loan's account. It told us that four of the payments made by Mrs M were made by cheques which bounced – there was an outstanding balance of a little over £100, because these cheques did not result in money being credited to the account.

Mrs M disputed the loan statement, and said she had made cash payments that had not been credited to the account. She provided to us copies of her bank account statements for the period covered by the loan statement.

Our adjudicator did not think the complaint should be upheld. Based on the information provided, she felt that she could not fairly say there was enough evidence to suggest Mrs M had repaid the loan in full. As a result, she could not agree that Provident should remove the default from her credit file.

Mrs M disagreed. She did not understand how our adjudicator could conclude that she had not made cash payments, which Provident had failed to credit to her account. She asked for her complaint to be reviewed by an ombudsman.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Where evidence is incomplete, inconsistent or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider most likely to have happened in light of the available evidence and wider circumstances.

I find Mrs M's bank account statements inconclusive. I do not think they provide information supporting or refuting her statement about cash payments. But neither do they provide evidence of bounced cheques.

I accept that Mrs M disputes the loan account statement provided by Provident. But, on balance, I find the information it contains is sufficiently strong to suggest that she did not fully repay the loan. And so I also cannot agree that Provident should remove the default from her credit file.

This means that I have come to the same conclusion as our adjudicator, for similar reasons.

my final decision

For the reasons explained above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 1 September 2016.

Roy Mawford
ombudsman