

complaint

Mr L has complained that Provident Personal Credit Limited is pursuing him for debts he does not owe.

background

Mr L took out nine loans with Provident, but he says that seven of these were not his, and were taken out fraudulently in his name. Provident maintains that he did take out all of the loans, so Mr L complained to this service.

The adjudicator did not recommend that the complaint should be upheld, as he was not satisfied that there was evidence of fraud. Mr L disagreed, so the complaint has been passed to me for my final decision.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I am aware that Mr L feels the signatures on the loan documentation have been forged, and that a relative's address has been used instead of his. Although I appreciate these concerns, Provident has tried to look into the matter further, by trying to carry out a full fraud investigation. Mr L has not cooperated with this. Accordingly, I am not persuaded, on the evidence, that fraud has taken place.

Mr L has also said Provident and its agents have behaved inappropriately. Specifically, he says he has not been sent any letters requesting payment of the debt. I do not agree, as I have seen no evidence of inappropriate behaviour. However, I have seen that Provident tried to contact Mr L a number of times, but seemingly without success.

my final decision

For the reasons given above, it is my final decision not to uphold this complaint. I make no award against Provident Personal Credit Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr L to accept or reject my decision before 1 May 2015.

Elspeth Wood
ombudsman