

complaint

Mr N complains about the service he received from Provident Personal Credit Limited ("PPC") in relation to his short-term loan account.

background

Mr N says PPC missed a lot of weekly collections in July/August 2017 and again in November/December 2017. He says there were also problems making payments by alternative methods. And he says this situation resulted in arrears being recorded on his credit file.

So, Mr N says he wants PPC to remove the arrears information from his credit file. And he wants it to compensate him for the distress and inconvenience he's experienced as a result of this situation.

In response to Mr N's complaint, PPC agreed there'd been some disruption in collection arrangements in November and December 2017. And it offered to pay him £75 compensation for any inconvenience he'd experienced.

Being unhappy with PPC's response to his complaint, Mr N complained to this service.

During our investigation PPC acknowledged there'd also been missed collections in July/August 2017. So, it agreed to pay Mr N a total of £150 compensation, including the £75 it had previously offered him. And it agreed to remove the arrears information it had put on his credit file up to the end of 2017.

Our investigator thought this was reasonable, in the circumstances.

Mr N didn't respond to the investigator's conclusions. So, the matter's been referred to me to make a 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've decided to uphold Mr N's complaint and I'll explain why.

The information I've seen indicates there was disruption in the collection arrangements for Mr N's loan repayments between July/August and November/December 2017. And this is acknowledged by PPC. It's clear Mr N also experienced difficulties in making payments by alternative means.

I think Mr N had a reasonable expectation that a PPC agent would call at his home on a weekly basis to collect his payments. And it's clear disruption in the collection arrangements resulted in a significant number of payments being missed. The information I've seen indicates that as a result of the missed payments PPC added a number of arrears markers to Mr N's credit file.

I see PPC's now agreed to remove the arrears information it put on Mr N's credit file up to the end of 2017. And to pay him a total of £150 compensation for the distress and inconvenience he's experienced as a result of this matter.

I think this is reasonable, in the circumstances. And I uphold Mr N's complaint on this basis.

my final decision

I uphold Mr N's complaint against Provident Personal Credit Limited. It must remove the arrears information it put on Mr N's credit file up to the end of 2017. And it must pay him a total of £150 compensation, including the £75 it previously offered him, for the distress and inconvenience he's experienced as a result of this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 18 July 2018.

Robert Collinson
ombudsman