

complaint

Mrs V complains that Provident Personal Credit Limited ("PPC") caused her distress and inconvenience by the way in which it managed her accounts.

background

Mrs V has a number of loan accounts with PPC but, she says, it has failed to resolve a number of issues. Mrs V disputed one of the debts, she says that payments were incorrectly recorded and she says that PPC did not allow her to make alternative arrangements to pay, even though it knew about her various medical conditions.

Our adjudicator did not recommend that the complaint should be upheld. He found that PPC had not pursued the disputed debt, had corrected the entries in Mrs V's payment book and had changed its collection method based upon requests from Mrs V.

Mrs V responded to say, in summary, that although the payment book had now been corrected, the mistakes should never have happened. She also said that PPC had continually ignored her medical circumstances and had refused to collect payments from third parties. Therefore, she says, she had to organise for payments to be made with a card but this still involved visiting a payment point.

my findings

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

Firstly, it is clear that Mrs V suffers from a number of medical conditions and I have every sympathy for the additional difficulties that this entails. Therefore, I must decide whether PPC acted fairly and reasonably with regard to Mrs V's complaint in the context of her particular circumstances.

I note that PPC has now referred the loan that Mrs V was disputing back to its previous owner and, therefore, it is no longer pursuing Mrs V for this. I also acknowledge that errors in Mrs V's payment book have now been corrected, but I accept that Mrs V says that these should not have happened in the first place.

I now must consider whether PPC responded positively and sympathetically to Mrs V's specific needs. Mrs V says that she cannot walk to answer the door and, therefore, she requested that the PPC agent collect money from third parties. However, although PPC agreed to this, Mrs V says that she was concerned that it was discussing private financial matters with these third parties.

I understand Mrs V's concerns and, in order to try to address this, PPC then said it would only collect money from Mrs V's address. I do not find that PPC acted unreasonably by doing so, but I can understand Mrs V's frustrations as she had told it that she was unable to get to the door due to her illness.

Nevertheless, as Mrs V did not wish to be visited personally, a card was issued with which she could make payments. I accept that this involved trips to the payment point, and I understand that this required Mrs V's carer to be present, but, as Mrs V no longer wanted personal visits, I find that PPC acted reasonably in this respect.

I also note that PPC has told Mrs V that she can make payments in her own home by calling a free telephone number and using a debit card.

For the above reasons, I cannot conclude that PPC acted unfairly in the management of Mrs V's accounts.

my final decision

My final decision is that I do not uphold this complaint.

Amanda Williams
ombudsman