

## **complaint**

Miss B has complained that she overpaid a loan to Provident Personal Credit Limited, and it now won't pay her back.

## **background**

Miss B took out a home loan with Provident. She says she discovered that she'd overpaid it by over £200, and that the agent agreed this was the case. She says she was asked to fill in a form so she could be refunded, but Provident never explained why she had to do this, and she didn't receive the refund. Further, she says she asked for account statements, but these were never sent to her.

Our adjudicator recommended that the complaint should be upheld, as she was satisfied that Miss B had overpaid by £247. She also felt Miss B should be paid £200 for the distress and inconvenience caused.

Provident disagreed with the calculations showing an overpayment. Because of this, the complaint's been passed to me for my 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.

When comparing Miss B's statement of account for this loan with the records in the handwritten payment book, our adjudicator identified an overpayment of £247 in connection with the loan from 15 July 2011. The documents she based this on were initially provided by Provident. We also provided it with a copy when it questioned how the adjudicator had calculated the overpayment. I've also looked at the figures, and it seems to me that an extra £247 was paid in total. As Provident hasn't given any clear reason for why it disagrees, I continue to think the overpayment was made. This means Provident should repay it with interest.

I am also satisfied that Provident's customer service was poor. It didn't give Miss B any proper explanation for what it was asking her to do, and didn't provide the account statements as requested. The matter went on for a number of months, and this caused Miss B substantial worry and upset. I agree with the adjudicator that she should be paid £200 compensation for this aspect of the complaint.

I'm aware that the adjudicator has said that Provident should now provide Miss B with a copy of the refund form she was asked to complete, any provide her with an explanation of why it needed to be completed. I disagree, as I don't think it would achieve anything at this stage. I feel that it's failure to provide an explanation has been covered as part of the £200 I'm awarding for poor customer service. Further, I'm awarding the refund of the overpayment, so this supersedes the need for the refund form on this occasion.

**my final decision**

For the reasons given above, it's my final decision to uphold this complaint. To put things right, Provident Personal Credit Limited must:

- a) ensure the £247 overpayment is refunded in full, adding 8% simple interest per year, from the date of the overpayment (or each part of it) to the date of settlement; and
- b) pay her £200 for the distress and inconvenience caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 12 October 2015.

Elspeth Wood  
**ombudsman**