

## **complaint**

Miss M is unhappy because Provident Personal Credit Limited (Provident) told a third party about her loan without her permission.

## **background**

Miss M has two loans with Provident. She took out the second loan for £500 because she was in financial difficulty. Miss M didn't want anyone to know about this loan.

Miss M arranged with Provident that the payments towards the second loan would be collected from her home address. She arranged for payments for the first loan to be collected from her partner's family's address. But when Provident collected payment for this loan from this address, it disclosed information about Miss M's second loan.

Miss M complained to Provident. She said she didn't want anyone to know about the second loan. She said this caused her great embarrassment and family arguments.

Provident accepted it'd made a mistake and apologised to Miss M. It explained how the mistake happened and took £200 off the total she owed on her second loan. This reduced the outstanding balance at the time from £931 to £731.

Miss M was unhappy with Provident's payment and asked us to consider her complaint. She didn't feel £200 was enough to put right Provident's mistake. Miss M also wanted the £200 to be taken off the £500 she'd borrowed, rather than the total amount she owed. She thought this was fairer as it meant she'd pay less overall interest on the second loan.

Our investigator recognised that Provident's mistake caused Miss M much upset and embarrassment. But he said £200 was a fair amount to pay.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I'm not going to uphold it.

Provident accepts that it was responsible for wrongly telling people about Miss M's loan. So I've looked at the impact of that mistake and whether Provident's payment of £200 is enough.

I can understand why Miss M feels so upset about what happened. She took specific steps to make sure people didn't know she'd taken out a second loan. So Provident's mistake not only caused Miss M embarrassment, she was also put in a difficult position with her partner's family.

Provident apologised to Miss M for its mistake and explained how it happened. It also assured her it won't happen again. I've also seen nothing to suggest that information about Miss M's second loan was wrongly disclosed more widely.

With that in mind, I think Provident's payment of £200 is a fair reflection of the trouble and upset its mistakes caused her. In my experience this is in line with awards we've made in similar cases.

The amount of money Miss M borrowed is not in dispute. And while hugely upsetting for her, Provident's mistake had no direct financial impact on the amount she owed. So I think Provident acted fairly in taking the £200 off the total amount Miss M owed rather than off the amount she borrowed.

**my final decision**

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 8 February 2019.

Anna Jackson  
**ombudsman**