

complaint

Miss B complains that Provident Personal Credit Limited (trading as Satsuma Loans) used her landline number to contact her about its short-term lending.

background

Miss B asked Satsuma to use her mobile number. She complained that Satsuma rang her landline three times the following day. Satsuma sent Miss B £25 as compensation. She complained that it wasn't enough.

The adjudicator recommended that the complaint should be upheld. He thought that there had been a failing in the service provided that would've been distressing to Miss B. He recommended that Satsuma should pay her a further £75 – a total of £100.

Satsuma disagrees with the adjudicator's opinion. It says, in summary, that Miss B made her request by email on a Sunday afternoon and it removed her landline number on the Monday evening.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Miss B emailed Satsuma asking it to use her mobile number – not her landline number. She was concerned that other occupants of her home might answer calls to the landline.

It was a Sunday. But its records show that Satsuma had rung Miss B that day. And its file also says that Satsuma acknowledged her email early on the Monday. So I think Miss B had a reasonable expectation that Satsuma wouldn't ring her again on the landline.

But Satsuma rang the landline three times on the Monday- when someone else answered the phone.

There's not enough evidence that Satsuma said anything it shouldn't have said.

But I accept that Miss B was upset when she found out what had happened.

From its call records, I haven't seen enough evidence that Satsuma rang the landline again later in the month.

Overall I find it fair and reasonable to order Satsuma to pay Miss B – in addition to its payment of £25 – a further £75 for trouble and upset.

my final decision

For the reasons I've explained, my final decision is that I uphold this complaint. I order Provident Personal Credit Limited (trading as Satsuma Loans) to pay Miss B – in addition to its payment of £25 – a further £75 for trouble and upset.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 12 June 2017.

Christopher Gilbert
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