

## **complaint**

Mrs M complains that Provident Personal Credit Limited's records, in respect of her home credit accounts, conflicted with the records in her own, handwritten, receipt books.

Mrs M was also unhappy with the service of Provident's representatives when dealing with her.

## **background**

Mrs M had initially complained to the business about her daughter's loan which had been overpaid. The agent agreed that around £230 had been overpaid. Following this, Mrs M requested information on loans she held with Provident.

Our adjudicator noted that Provident had provided statements of Mrs M's accounts to show the payments it considered she'd made to its agent. And the adjudicator reviewed these, comparing them to the handwritten payment books Mrs M held.

Mrs M says that Provident's agent collected the payment books to find out whether she had been overpaid and when they were returned, they had handwritten marks on them and some figures had been changed. Mrs M felt that the agent may have done this on purpose.

However, the adjudicator considered that it was not clear what had happened with the books and she was not persuaded that there was sufficient evidence to show that overpayments had been made on the accounts.

Provident had acknowledged that Mrs M's handwritten payment records were not accurate, due to human error, and have offered £50 to Mrs M to compensate her for this. And they will amend any incorrect entry.

As regards to Mrs M's concerns about the actions of Provident's area manager and its agent, Mrs M has also referred her daughter's complaint here. And the service issues, arising when Mrs M was dealing with both her and her daughter's accounts, were dealt with here when the complaint of Mrs M's daughter was resolved. The adjudicator, therefore, made no recommendation of compensation under this complaint.

Mrs M has asked for her complaint to be reviewed but she has not submitted new evidence or arguments.

## **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 have come to the same findings and conclusions as the adjudicator.

I'm not persuaded that the handwritten content of Mrs M's payment books evidence that she has made overpayments on her accounts. I can't therefore, fairly and reasonably, conclude that Provident needs to refund to Mrs M any amount. But I agree that it should pay Mrs M compensation for the inaccurate record of payments that she was left with and £50 seems to me to be an appropriate sum.

As regards to the matter of how Provident's representatives dealt with Mrs M, Mrs M's concerns relate to when she was dealing with both her and her daughter's accounts. A complaint was referred here by Mrs M, for her daughter, and the resolution of that complaint had regard for all of the dealings between Mrs M and Provident's representatives, as all matters were dealt with at the same time.

I therefore will not address the service issues of Provident's representatives in determining this complaint.

**my final decision**

My final decision is that Provident Personal Credit Limited should pay £50 to Mrs M, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 30 October 2015.

Ray Neighbour  
**ombudsman**