

## **complaint**

Mr M complains that Provident Personal Credit Limited has told him the wrong outstanding balance on his account.

## **background**

Mr M asked a charity to help him with his debts and he set up a debt management plan. He says that Provident told the charity that the total amount he owed was about £800. Mr M made payments but then he was told that the debt had gone up to over £1700 which he thinks is wrong.

Our adjudicator did not recommend that the complaint should be upheld. She thought that the paperwork showed that Provident had correctly told Mr M the right outstanding balance. Mr M did not agree and responded to say in summary that he could not have had all of the loans that Provident said he did and the debt charity was told the outstanding balance was less.

## **my findings**

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

I have looked carefully at all the paperwork from Provident and the debt charity. I can see why Mr M is confused about the balance that he owes. He has taken out a number of loans under different account numbers. Mr M told the debt charity what he thought he owed and it was included in his debt management plan. When the charity asked Provident for the outstanding balance some months later the correct figure was given which is higher than Mr M thought. From the information I have I can't say that Provident told the charity the wrong outstanding balance.

Mr M says that he doesn't understand how his balance is so high and how he can have taken out new loans without having paid off what he owed. Provident has explained that there is no reason why someone can't have more than one loan at a time. From the information I have seen it looks like Mr M has borrowed the money and taken out a number of loans one after the other. I can understand why Mr M is confused about the amount he has borrowed but I can't say that the balance is wrong or that Provident has made a mistake.

## **my final decision**

My final decision is that I do not uphold this complaint. Under the rules of the Financial Ombudsman Service, I am required to ask Mr M to accept or reject my decision before 24 July 2015.

Emma Boothroyd  
**ombudsman**