

complaint

Mr R complains that Provident Personal Credit Limited sent representatives to his house who were rude to him when collecting a payment. He wants compensation for the distress and upset he experienced.

background

Provident had provided a home service collection for instalment payments to Mr R for some time, without any problem. But a different representative arrived at Mr R's home in September 2014 to collect his money and there was a dispute between them, and the police were called. As there were conflicting versions of events our adjudicator was unable to form a view as to what had occurred, on a balance of probabilities, and did not recommend that the complaint should be upheld.

my findings

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

Where the evidence is incomplete, inconclusive or contradictory (as some of it is here), I reach my decision on the balance of probabilities – in other words, what I consider is most likely to have happened in the light of the available evidence and the wider circumstances.

Mr R says that the Provident representative who attended in September 2014 was not known to him, and did not have any appropriate identification. He was upset by this and by the fact that she was accompanied by a man who also could not provide proper identification. He says she then came into his home and helped herself to his money, which was on the side ready for collection. He says that as a result he called the police.

Provident's representative says that Mr R was watching a football match when she and a colleague arrived at his home. She says that he became annoyed and abusive because he missed a goal opening the door to them, and as the money was on the side for collection she took it and left, after ringing Provident and taking advice. She says she was aware before leaving that Mr R had called the police.

In these circumstances, where there are conflicting accounts about what happened, I cannot fairly and reasonably decide on the basis of one version of events over the other, and accordingly I am unable to uphold this complaint. I appreciate that Mr R will be disappointed by this, but in the absence of conclusive evidence as to what actually happened at his home that day, I am not able to reach any other conclusion.

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 R to accept or reject my decision before 3 July 2015.

Janine Allen
ombudsman