

complaint

Miss F complains that Provident Personal Credit Limited (Provident) has unfairly and incorrectly recorded defaults on her credit file.

background

Miss F had two accounts with Provident and whilst she accepts that towards the end of 2011, her payments were not up to date, she says this was down to Provident and its agents not willing to accept payments from her.

When Provident defaulted both accounts and passed them on to debt recovery agents, Miss F said it had acted unfairly. She said it was not willing to accept her offer of repayment and that only one account should be active after two previous accounts had been consolidated.

The default notices on Miss F's credit file were originally recorded as June 2013 but following submissions from Miss F during 2014, Provident agreed to back date the notices to June 2012.

In its final response to Miss F in February 2016, Provident said it had correctly recorded the default notices and explained to Miss F how this had come about. It also reminded Miss F that it was no longer sharing information on her credit file. It advised that she contact the current owners of the loan to raise any issues she may have with them.

But Miss F was not happy with this response and brought her complaint to this service where our adjudicator looked into matters for her.

Our adjudicator did not think she could ask Provident to do anymore so Miss F asked for an ombudsman's decision.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint and having done so, I think there is very little, if anything, I can fairly ask Provident to do here.

In her submissions to me, Miss F says that her main area of concern has always been the date on which Provident recorded these defaults - although I should add she does not concede that this was the right course of action at any point.

But I have seen the payment history on these accounts – and I find that there are still two accounts in existence – and I cannot agree that Miss F was meeting her obligations in relation to either of them. I have also seen the reduced rates agreed by Provident in 2012 but it seems Miss F did not maintain these either.

In correspondence sent to me by Miss F, I can see Provident had agreed to date the default notices as June 2012 instead of 2013 – effectively meaning they would no longer appear on Miss F's credit file after 2018. But in its final response, it confirmed that it was no longer sharing information on her credit file.

I asked Miss F directly if she were able to show me the entries on her file in order to assist me in my findings - but what I received was an extract showing a default which appears to have been recorded by the current owners of the debt and *not* Provident.

So, as Miss F's main concern was the timing of the default and as Provident had conceded to her request to back date the notice, I'm not sure what else I can ask it to do – especially as it does not even appear to be recording this information anymore.

As to the reasons for the original reporting, I cannot see anything to suggest that Provident has acted unfairly.

Finally, this service does not, generally speaking, interfere with a business's decision to sell a debt on to a third party. This is a matter for Provident - but having considered the evidence before me, I have seen nothing to suggest this was done so unfairly or unreasonably.

It follows therefore that I will not be asking Provident to do anymore.

my final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss F to accept or reject my decision before 6 February 2017.

Shazia Ahmed
ombudsman