

complaint

Mr B complains that Provident Personal Credit Limited pursued him for a debt which he cannot afford to pay. He says it harassed him and ignored his health difficulties. Provident says that it is required to send Mr B notices when his loan is in arrears, and annual statements showing the amounts paid and outstanding on the loan. It says that it has not ignored medical evidence, but if Mr B is not in a position to clear the balance its debt recovery department can offer him alternative payment options without further interest and charges.

our initial conclusions

Our adjudicator was not satisfied that Provident had failed to react positively and sympathetically to Mr B's financial difficulties or that it ignored his medical evidence. She was not satisfied that it had harassed him. Mr B requested that this matter be passed to an ombudsman. And he has recently said that he has now agreed a repayment plan with Provident.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr B and the business have provided. From the evidence available, I am not persuaded that Provident failed to react positively and sympathetically to Mr B's financial difficulties, or that it ignored his medical information. From the available correspondence it appears that Provident offered him the opportunity to submit further information and arrange a suitable payment plan. I appreciate that Mr B feels that he may have initially been brushed aside. However, I am not satisfied this is the case. It appears that Mr B now thinks he may not have fully explained his situation to Provident at the outset. I note that he has recently been in touch with it and arranged a repayment plan. Mr B also said that he was harassed by Provident. He said he was followed by a Provident agent and he received upsetting letters. Based on the evidence available I am not persuaded that the content or frequency of Provident's correspondence amounts to harassment. Nor am I persuaded that Mr B was being followed. It appears that he saw his Provident agent locally but the agent just greeted him in passing. As the agent lives locally to Mr B this appears to have been a coincidence. Mr B now appears to accept this could have been the case. Overall, I am unable to fairly conclude that Provident has acted in error here. **I do not uphold this complaint.**

Under the rules of the Financial Ombudsman Service, I am required to ask Mr B either to accept or reject my decision before 9 December 2014.

Mark Lancod

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

I am sorry to hear about Mr B's health difficulties - I wish him well for the future.

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.