

## **complaint**

Mr and Mrs H complain that Provident Personal Credit Limited hasn't credited payments they've made to their loan account. They also complain about the customer service they've received.

## **background**

Mr and Mrs H complain that some of the payments they've made to Provident weren't reflected in the account records. They're concerned that Provident might've acted fraudulently, and that they've repaid more than they owed.

Provident accepts that some statements Mr and Mrs H have provided say that they were made to another business. But it has confirmed that despite this, it received the money. This happened because of a problem with its system, so it has apologised.

Our adjudicator didn't think the complaint should be upheld. Having considered what's been provided, he thought that all Mr and Mrs H's payments have been accounted for. He thought that Provident could've been clearer about what had happened, but he didn't think that it should be required to compensate Mr and Mrs H for what happened. But Mr and Mrs H disagreed and asked for their case to be reviewed.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can see why Mr and Mrs H have been concerned about what's happened. The paperwork they've received confused them, and it appears that Provident hadn't addressed all their concerns before they brought their complaint to this service. So I think Provident should pay Mr and Mrs H £100 for the inconvenience they've been caused by its handling of this matter.

But I think that Mr and Mrs H's payments have been accounted for. Despite what their debit card statements say, it appears that the relevant payments were made to Provident, not another business. So they haven't lost out financially. I appreciate that Mr and Mrs H aren't convinced about this, and think there has been fraud on their account. But as the money didn't go to the wrong business, I don't think there was a fraud. And I find nothing to indicate that people that collected their money did anything wrong in relation to their account, as Mr and Mrs H have suggested. So I don't think it would be fair to compensate them for this.

However, I think that Provident could've told them about the problem it had that made it appear that payments were being made to a third party sooner than it did. If it had been more upfront about this, I think Mr and Mrs H would've been less worried and suspicious about what Provident has done.

Mr and Mrs H say that around the time the relevant repayments were made, their payment books (that show that payments have been made) disappeared. And when they were returned they had different figures in them. I appreciate this, and understand why they have been concerned about this. But Provident says it thinks their accounts are up to date. And it says it has told them this. So I don't think this will adversely affect them.

Mr and Mrs H complain that they've paid back more than the original sum agreed. But they haven't been specific about how much extra they think they've paid back and when. And it's not clear to me that this has happened. However, our service is an informal dispute resolution service, not an account checking or auditing service. So I'm unable to check their accounts on a line by line basis. If Mr and Mrs H are still unhappy, they are free to have their account examined by an independent checking service. Such a service is likely to be able to run through their payments in detail. Mr and Mrs H would need to meet the cost of any check themselves initially. But if it revealed that they had overpaid Provident, they could present this to us and we could, in addition to requiring Provident to correct any errors it had made, order it to reimburse him the cost of the audit. But this would have to be as part of a new complaint.

Taking the matter as a whole, I understand why Mr and Mrs H are frustrated. It's clear that they have a number of issues with Provident, and that they don't have confidence in what it has told them. I think their accounts are in order. But they would've been less worried if Provident had been more upfront with them in the first place, and if their payment books were kept up to date. So I think it should pay them £100. This covers the inconvenience they've been caused by Provident's handling of this matter.

**my final decision**

My final decision is that Provident Personal Credit Limited should pay them £100 for the inconvenience they've been caused by its handling of this matter.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr and Mrs H to accept or reject my decision before 22 June 2015.

Laura Forster  
**ombudsman**