

complaint

Mr M complains about loans he has with Provident Personal Credit Limited. In particular, he's unhappy about information recorded on his credit file and believes it's incorrect.

background

Mr M has several loans with Provident and has noticed loans are recorded as being more than one month in arrears on his credit file. He says he accepts he should be one month in arrears but believes the two months markers to be incorrect.

One of our investigators looked at Mr M's complaint and explained why he felt he didn't think it should be upheld. He ultimately referred to the payment history on the account and that some payments had been either missed, paid late or were only partial payments. The investigator didn't think that the information recorded by Provident was incorrect or that Mr M was being treated unfairly.

Mr M remained unhappy with the conclusions of the investigator and says he was unaware of the level of arrears on the account. As the complaint couldn't be resolved informally, it's been referred to me for final 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. Having done so, I've come to the same overall conclusions as the investigator, for what are broadly the same reasons.

Mr M has several loans with Provident and although he accepts the accounts should be one month in arrears, he doesn't think they should be two months in arrears. Like the investigator, I've looked at the repayments made to the accounts and it's clear that not all payments were made on time. There have also been missed payments and partial payments and all of these are what impacts on the information recorded with the credit reference agencies. I haven't seen anything to show that Mr M disputes the information on the accounts and I therefore think it's likely to be an accurate reflection of the repayments made to the accounts.

Looking at the copies of Mr M's credit file for these accounts I also don't think they are inaccurate, when comparing to the repayment history of the accounts. Provident's contact notes refer to discussions about the accounts being overdue and I think it more likely than not that Mr M should have been aware this. Without wishing to seem harsh on Mr M, it is ultimately his responsibility to ensure that all repayments are made in full and when due.

Having very carefully looked at what the parties have said and provided here I can't see that Provident has done anything wrong by what it's recorded on the credit file. It does look to be a fair reflection of the way the accounts have been managed and I don't think I can direct Provident to remove the missed or overdue markers. Mr M is of course free to make the required repayments to bring the accounts up to date, if he hasn't done so already. This will then be reflected on his credit file. I appreciate however that this is not always and easy thing to do but suggest Mr M discusses this with Provident if he needs to.

my final decision

For the reasons set out above, my final decision is that I do not uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 20 March 2017.

Mark Hollands
ombudsman