

complaint

Mrs O complains that Provident Personal Credit Limited failed to collect her payments.

background

Mrs O took out a loan with Provident and agreed to make weekly payments to a Provident agent. She complains that the agent stopped visiting her leaving her unable to make payments.

Provident says that Mrs O hasn't made any payments since February 2017. It says it sent 4 arrears letters to Mrs O and attempted to contact her by telephone more than once.

The investigator didn't uphold the complaint. She said that there was no evidence that the agent hadn't called. She also said that Mrs O knew that her payments hadn't been collected and should have contacted Provident to make other arrangements to pay.

Mrs O didn't agree. She said she always paid on a Tuesday and if the agent called at a different time when she wasn't available that wasn't her fault. She said she hadn't received any of the arrears letters.

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've looked at the history of Mrs O's account and I can see that she missed 5 payments in January 2017. The payments she made in February 2017 were all reduced payments. Her last payment on the account was 21 February 2017.

I can see that Provident tried to contact Mrs O by telephone on 3 separate occasions in March and April 2017. In July 2017 Provident sent the first of 4 arrears letters to Mrs O. Further arrears letters were sent in August 2017, January 2018 and February 2018. All of the arrears letters provided information on how Mrs O could pay via the payment line. There's no evidence that Mrs O responded to any of the letters or tried to make any payments to her account.

I appreciate that Mrs O was accustomed to paying the agent on a Tuesday as she says. But there's nothing in the evidence to suggest that the agent stopped calling. It's possible that the agent called when Mrs O wasn't available.

Even if the agent stopped calling, I'm satisfied that Mrs O knew she hadn't made any payments on her account for a long time. It's reasonable to expect that Mrs O should have contacted Provident to arrange payment by some other means.

Mrs O says she didn't receive the arrears letters. Provident has provided evidence showing that these letters were sent to Mrs O at her registered address. I can't say why Mrs O didn't receive the letters but I think it's unlikely that all 4 letters went astray in the post.

Taking all of the circumstances of the complaint into account I'm unable to say that Provident has done anything wrong or acted unreasonably. So I won't be asking Provident to do anything.

my final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs O to accept or reject my decision before 11 June 2018.

Emma Davy
ombudsman