

complaint

Mr N complains that Provident Personal Credit Limited (Trading as Satsuma) wrongly chased him to make weekly payments when he had agreed to settle the loan and delayed in dealing with his complaint about this.

background

Mr N called Satsuma on 3 September 2015 to ask for an early settlement figure for his loan. He says that he agreed to pay this amount on 21 September. He says that it was agreed that he wouldn't pay any of the weekly payments due before the 21 September as the settlement figure didn't include these. Mr N says that as soon as the weekly payments were due he began getting calls and texts from Satsuma harassing him to pay and saying that his credit file would be affected. Mr N says he called Satsuma a number of times and complained but he didn't get a response.

Our adjudicator recommended that the complaint should be upheld in part. He considered that there was nothing to suggest that Mr N's credit file had been affected and there were no adverse consequences of the late payment. Mr N settled the loan as agreed with no extra penalties or charges. He did think that Satsuma had delayed in responding to Mr N's complaint about this. Mr N complained in September 2015 and a final response was issued in March 2016. Our adjudicator considered that Satsuma should pay Mr N £75 to reflect the trouble and upset caused.

Satsuma didn't agree and replied to say in summary that it had previously compensated Mr N £75 for the delay in dealing with the complaint and so it didn't think anything more was fair.

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 should say at the outset that in this decision I am only dealing with the issues raised in this complaint although I have read all of Mr N's previous complaints.

I can see from the evidence that Mr N called Satsuma to request an early settlement figure. I don't know what was said to him during those calls because Satsuma hasn't provided them but I think it is reasonable to conclude that Mr M was given a figure he needed to repay by a certain date. I've no reason to doubt what Mr N says about being told to stop making the weekly payments. From what I can see the loan was settled as agreed and there were no adverse consequences to Mr N.

I think it is likely that Mr N was then chased to make his weekly repayments and he called Satsuma to try and resolve the situation. I can see that he raised a complaint in September 2015. A final response letter wasn't issued until March 2015 and I can't see on the evidence I have that Satsuma responded to Mr N's complaint about this issue before then. On the basis of the information I have seen I don't agree that this delay was compensated for by the previous payment made. That payment was in relation to a delay in dealing with Mr N's complaint about a different loan.

I agree with the adjudicator that the delay in dealing with Mr N's complaint was frustrating for him and Satsuma should have explained that there were no problems with the alleged

missed payments sooner. I think that £75 is fair and reasonable to reflect the trouble and upset caused by this delay.

my final decision

My final decision is that I uphold this complaint. In full and final settlement of it Provident Personal Credit Limited should pay Mr N £75. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 15 August 2016.

Emma Boothroyd
ombudsman