

complaint

Mr F complains that Provident Personal Credit Limited (PPC) was late for an appointment to agree a loan. He says that he missed a flight as a result and wants PPC to compensate him.

background

Mr F requested a loan from PPC and it attempted to visit him in May 2012. As Mr F was out, a new appointment was arranged for later in the week. PPC says that no specific time was arranged, but Mr F says that PPC arrived late and, therefore, he missed a flight. Mr F says that he needed the money to repay the friend who had bought the flight tickets and for spending money on the trip.

Our adjudicator did not recommend that the complaint should be upheld. She did not consider that there was sufficient evidence that PPC had caused Mr F to miss his flight.

Mr F responded to say, in summary, that he wanted his complaint reviewed as the adjudicator had taken PPC's side.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

I acknowledge that Mr F says that PPC was late for the appointment, but I do not think it is reasonable for Mr F to have missed his flight as a result. I accept that Mr F says that he needed the money to repay the flight cost and for spending money, but, much like the adjudicator, I cannot conclude that PPC can be held responsible for the missed flight. Indeed PPC says that it was not aware that Mr F had a flight booked and I do not find it fair or reasonable that it should compensate him for the flight cost.

I also note that Mr F is now disputing the repayment of the loan. As part of the money was used to repay an existing PPC loan and Mr F has had the benefit of the remaining money, I find that PPC is entitled to pursue him for the outstanding debt.

my final decision

My decision is that I do not uphold this complaint.

Amanda Williams
ombudsman