

complaint

Mr T complains that Provident Personal Credit (PPC) has recorded adverse information on his credit file relating to his loan account with it, which he wants removed. PPC responds that it has shared the information correctly and in conformity with its legal obligations.

our initial conclusions

Our adjudicator did not think the complaint should be upheld. She said that Mr T had taken out a loan to be repaid over 12 months, but he took 14 months to complete repayment, which resulted in late payments being shown on his credit file. She concluded that PCC had made no error, and should not be required to amend his credit file.

Mr T disagreed with our adjudicator, saying that PPC did not collect the payments on time.

my final decision

To decide what is fair and reasonable in this complaint, I have considered everything that Mr D and the business have provided. I find that I have come to the same conclusion as our adjudicator, for the same reasons.

Mr T said that payments were normally collected from his home by a PPC agent, but the agent stopped doing so part-way through the loan period. He added that he also moved home during this period, but he told PPC his new address. While appreciating the points made by Mr T, our adjudicator said that it was still his responsibility to query the account balance and to pay any outstanding amount within the agreed timescale. I share her view.

I have also considered contact notes provided to us by PPC. These indicate that it contacted Mr T several times by phone to ask for the payment of arrears, and that on each occasion he promised to pay, but that he did not do so.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr T either to accept or reject my decision before 27 May 2015.

Roy Mawford

ombudsman at the Financial Ombudsman Service

The ombudsman may complete this section where appropriate – adding comments or further explanations of particular relevance to the case.

ombudsman notes

what is a final decision?

- A final decision by an ombudsman is our last word on a complaint. We send the final decision at the same time to both sides – the consumer and the financial business.
- Our complaints process involves various stages. It gives both parties to the complaint the opportunity to tell us their side of the story, provide further information, and disagree with our earlier findings – before the ombudsman reviews the case and makes a final decision.
- A final decision is the end of our complaints process. This means the ombudsman will not be able to deal with any further correspondence about the merits of the complaint.

what happens next?

- A final decision only becomes legally binding on the financial business if the consumer accepts it. To do this, the consumer should sign and date the acceptance card we send with the final decision – and return it to us before the date set out in the decision.
- If the consumer accepts a final decision before the date set out in the decision we will tell the financial business – it will then have to comply promptly with any instructions set out by the ombudsman in the decision.
- If the consumer does not accept a final decision before the date set out in the decision, neither side will be legally bound by it.