

complaint

Miss B has complained that Provident Personal Credit Limited is pursuing her for debts she does not owe.

background

Miss B took out six loans with Provident. However, she says only two of these were valid, and have both been settled. She says she has no knowledge of the other four loans, and that they were taken out fraudulently. As Provident maintained that the loans were not taken out fraudulently, Miss B complained to this service.

Our adjudicator did not recommend that the complaint should be upheld, as he was not satisfied that there was sufficient evidence of fraud. As Miss B disagreed, the complaint has been passed to me for my final decision.

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 accept that Miss B feels that not all of the signatures are genuine. I am not a handwriting expert, so cannot determine this, although from my review of them, they look like they are. I can also see that some repayments were made, which suggests to me that Miss B had some knowledge of the loans.

There is also confusion about why a relative's address has been used. I do not think this issue, or that of the signatures, can be considered properly unless Provident carries out a full fraud investigation. It has attempted to do so, but not been able to, as Miss B has not cooperated with it. Accordingly, I am not satisfied that the loans were taken out fraudulently.

Miss B has also explained that Provident and its representatives have acted inappropriately, and have not sent any letters requesting payment. I disagree. I have seen no evidence of any inappropriate behaviour, and am satisfied that Provident sent a number of letters requesting payment, to a number of different addresses. I therefore consider that it did its best to contact Miss B.

my final decision

For the reasons given above, it is my final decision not to uphold this complaint. I make no award against Provident Personal Credit Limited.

Under the rules of the Financial Ombudsman Service, I am required to ask Miss B to accept or reject my decision before 1 May 2015.

Elspeth Wood
ombudsman