

complaint

Mr N complains that Provident Personal Credit Limited trading as Satsuma hasn't sent him statements of his account 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 asked for statements of his account and confirmation of the interest rebate that had been applied to his account. Mr N says he didn't get the statements and he called Satsuma a number of times to request the statements 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 the statements hadn't been sent because Satsuma's notes showed that statements were sent out. He did think that Satsuma had delayed in responding to Mr N's complaint about this. Mr N complained in November 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 did agree to pay £75 for this aspect of the complaint but because it didn't agree to compensate Mr N for a separate complaint Mr N asked for this complaint to be reviewed by me.

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 asking for a statement and confirmation of any interest rebate. From what I can see of the notes Satsuma says that it sent statements to Mr N on 25 September 2015 and the 7 and 20 October 2015. Although Mr N says he didn't receive them I can't say that they weren't sent.

I can see that Mr N raised a complaint about this in November 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.

I agree with the adjudicator that the delay in dealing with Mr N's complaint was frustrating for him and Satsuma should've dealt with the problem sooner. I think that £75 is fair and reasonable to reflect the trouble and upset caused by this delay and Satsuma agree.

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