

## **complaint**

Mr C is dissatisfied with Provident Personal Credit Limited's response to his complaint.

He says its agent took away his paying in book. Moreover it did not take account of payments he made to it.

## **our initial conclusions**

Our adjudicator said that the complaint should succeed in part. He said he was not satisfied on balance that Provident had taken the paying in book or inaccurately recorded Mr C's repayments.

But he did consider Provident had not treated Mr C in line with relevant regulations and guidance. On this basis he considered Mr C would have experienced distress and inconvenience. He said £200 was a fair award for this. He also directed Provident to send Mr C information to help it assess his financial situation.

Mr C accepted this recommendation. Provident did not. It asked that an ombudsman review the complaint.

## **my findings**

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

It seems that the only matter now at issue is whether or not Provident treated Mr C as it should when he was in arrears.

Provident says that Mr C did not complain about this specifically. But I consider Provident should have taken into account its responsibilities to consumers who are in arrears when dealing with this complaint.

I am not suggesting it should not have sent letters to Mr C when he was in arrears as it seems to think. Rather I am saying it should also have considered what assistance it ought have reasonably offered to him given his situation. Moreover it should have done this sooner than it did.

In the circumstances I consider it should reasonably have done more to assist and signpost the sort of help Mr C could get.

I consider because it did not act as it should have done this would have caused Mr C distress and inconvenience. £200 is an appropriate award for this.

It's also correct that it now try and establish what Mr C's financial situation is. So it should send him a common financial statement to help with this assessment. Mr C needs to be aware he has to help Provident to help him by filling in the statement when he gets it.

## **my final decision**

My final decision is that Provident Personal Credit Limited should:

- Reduce the balance of Mr C's debt by £200
- Send a common financial statement to Mr C.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr C to accept or reject my decision before 26 March 2015.

Joyce Gordon  
**ombudsman**