

complaint

Mr J complains that an advisor from Provident Personal Credit Limited was rude to him on the telephone.

background

Mr J spoke to an advisor from Provident in October 2017. He says that the advisor was rude and made him feel intimidated. He's also unhappy that Provident didn't acknowledge his complaint within the timescales required.

This service has already investigated a complaint made by Mr J against Provident in relation to customer service. This service found that Provident had not dealt with Mr J fairly and awarded compensation of £350 which he accepted.

The investigator explained to Mr J that this service doesn't have power to look at complaint handling but that the way a business handles complaints is something which the Financial Conduct Authority might review. The investigator listened to the telephone calls between Mr J and Provident but found no evidence that Provident had done anything wrong.

Mr J didn't agree. He said that Provident had provided poor service which had caused him stress.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

The investigator has explained to Mr J that this service is unable to look at complaints about complaint handling. I agree with the investigator.

I've listened to the available telephone calls between Mr J and Provident but I've not found any evidence to suggest that the Provident agent was rude to Mr J.

I appreciate that Mr J has found it stressful to deal with Provident. I have sympathy for Mr J because it's not always easy to discuss sensitive financial matters by telephone. But based on the information provided by both parties I'm unable to say that Provident has done anything wrong.

my final decision

My final decision is that I do not uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 21 July 2018.

Emma Davy
ombudsman