

The complaint

Mr A has complained that Erudio Student Loans Limited didn't accept his deferment application when he says he sent it in time.

What happened

Mr A's loan had a deferment deadline in October 2020. Mr A says he sent the relevant documents by post before the deadline, but not by recorded delivery – so he doesn't have any evidence that they were posted. Erudio say they didn't receive anything.

Mr A emailed Erudio in late November 2020 providing a copy of the documents, but this was after the deadline. The deferment period had expired, and later the loan defaulted. Mr A would like his deferment to retrospectively go through.

Our investigator looked into things independently and didn't uphold the complaint. Based on the evidence that both sides provided, the earliest they could see that Mr A had sent the documents was in his email of late November, which was significantly after the deadline.

Mr A asked for an ombudsman to look at things afresh, so the complaint's been passed to me to decide.

What I've decided – and why

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

While I know this will come as a disappointment for Mr A, I can't fairly tell Erudio to do anything further here.

Mr A was particularly keen to make sure we knew that he emailed Erudio in November 2020. And to clarify, I do accept that he sent that email. But that email was still after the deadline, and by that point his deferment had already expired weeks ago.

According to Erudio's records, there's nothing to show that Mr A sent them his deferment documents before the deadline. And Mr A has not been able to provide any evidence which shows that he sent the documents before then either.

So based on both sides' evidence, the earliest I can see that Mr A sent his deferment documents was in late November 2020, after the deadline had already expired.

And on that basis, it seems fair that the deferment didn't go through and that the loan became payable. And so I don't require Erudio to do anything more here.

My final decision

For the reasons I've explained, I don't uphold Mr A's complaint in this case.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 28 February 2022.

Adam Charles
Ombudsman