

The complaint

Ms B complains that Link Financial Outsourcing Limited trading as Honours Student Loans (HSL) treated her unfairly when dealing with her student loan account.

What happened

Ms B has complained to HSL about various things over a number of years. She brought all of those complaints to this service in January 2024. I issued a decision on 4 March 2025 explaining that we couldn't look at all of the issues she had raised as some of them had been brought to our service too late for us to consider them. The complaint points I found we could look at were:

HSL, trying to discuss her account over the phone when she had explicitly asked for it to be managed by post.

Ms B says that although she had asked HSL for her account to be managed by post, they were writing to her asking for her to call them and confirm her details. When she would call to do this, they would try to discuss the account with her. She feels they didn't need her to call to update anything as she was writing to them twice a year.

HSL have said that they didn't receive any correspondence from Ms B, and this was why they were asking her to call them.

HSL had passed her number to a third party.

HSL passed Ms B's account to a third party (TP) to be managed. TP wrote to Ms B in January 2024, the letter stated they had tried to call Ms B to discuss her account. Ms B complained that HSL shouldn't have passed her number to TP as her account was supposed to be managed by post only.

HSL said they hadn't passed her number to TP and the letter had been sent in error.

As a resolution to her complaints Ms B would like the outstanding balance on her account to be written off and to be compensated.

Our investigator didn't uphold Ms B's complaint, in summary they said:

HSL hadn't acted unfairly when contacting Ms B and trying to discuss her account as there was no evidence, they had received any letters from Ms B to show she was engaging with the postal contact.

HSL confirmed the letter from TP was sent in error and they hadn't passed Ms B's number on to them. TP also confirmed to Ms B they don't hold a phone number for her. And as it was only the letter that led Ms B to believe the number had been passed on, it was reasonable to accept the letter was sent in error.

Ms B didn't agree with the investigator she said the benefit of the doubt was all being given to the HSL in this case.

As no agreement was reached the matter has 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.

I realise that I've summarised this complaint in less detail than the parties and I've done so using my own words. I've concentrated on what I consider to be the key issues. The rules that govern this service allow me to do so. But this doesn't mean that I've not considered everything that both parties have given to me.

Discussing the accounts on the phone

In December 2020 HSL sent Ms B a letter dealing with complaint points she had raised at that time; within that letter it says:

"We are happy to correspond with you via the postal service and confirm we have removed your email address from our contact list. However please note that we reserve the right to recommence alternative methods of communication if your arrears remain outstanding and you do not respond to any correspondence that requires a response".

Given this I think it is reasonable to expect that if Ms B wasn't responding to letters, HSL might try alternative ways of getting in contact, like asking her to call them. In order for me to say HSL were acting unfairly when doing this I'd have to be satisfied that Ms B was responding to letters HSL were sending her.

Where the evidence is inconclusive, I need to make my findings on the balance of probabilities, that is what is more likely than not.

Ms B says she was writing to HSL twice a year in response to their letters and HSL have a poor system for logging physical post.

HSL have provided our service with the contact notes from their system. This records all contact both to and from Ms B from 2016 onwards. Having looked at this I can't see any evidence that they have received any letters from Ms B. I also haven't seen any evidence to support that their record keeping is poor as all other contact is recorded, so I'm confident the contact system is an accurate reflection of contact HSL made and received.

That's not to say Ms B definitely didn't send letters as I accept the postal system can sometimes fail, but if she was sending letters twice a year, I think it is more likely than not that at least one of those letters would have been received by HSL.

Based on this I'm satisfied that HSL were acting fairly in assuming Ms B wasn't responding to their letters and so asking her to call and then trying to discuss the account with her.

Sharing phone number with TP

Ms B believes HSL shared her number with TP based on the letter TP sent. She hasn't mentioned that she actually received any calls from TP and told this service she doesn't have a phone plugged in.

TP have confirmed they do not hold a phone number for Ms B. HSL have said the letter was an error.

Given that no calls have been received from TP, and they have confirmed they don't hold a number for Ms B. I'm persuaded the letter was more likely than not sent in error as HSL have said. I've seen no evidence to support it being anything other than that.

Bringing all of this together, I can't fairly or reasonably say HSL have done anything wrong here when dealing with Ms B's account. So, I won't be asking them to do anything to put things right in the way Ms B would like.

I realise this will be disappointing for Ms B and I understand her strength of feeling about this, but my decision ends what we – in trying to resolve her dispute with HSL– can do for her.

My final decision

For the reasons set out above, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 25 April 2025.

Amber Mortimer
Ombudsman