

complaint

Mr H has complained that Erudio Student Loans Limited (Erudio) is unfairly requiring repayment of his student loan, and that it's harassing his mother.

background

Mr H had a student loan with a third party, which he deferred. Erudio now owns the loan, and he says it won't let him defer it, even though his earnings are below the appropriate threshold. Erudio has also phoned his mother a number of times, trying to contact him. Mr H feels this should stop as it's upsetting for her.

Our adjudicator didn't recommend that the complaint should be upheld, as Mr H had not completed any deferment forms. But he did ask that Erudio stop calling Mr H's mother. Erudio said it wouldn't, because it was the only number it had, and Mr H had provided it himself.

The complaint's now been passed to me for my final decision.

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 don't think Erudio's done anything wrong in not allowing Mr H to defer his loan. Just because he was allowed to defer it previously, doesn't mean this can continue indefinitely, as Mr H's income may have changed. He hasn't filled in the forms (although Erudio has sent them) or provided any proof of his income. Because of this, Erudio hasn't agreed to a deferment. I feel this is entirely reasonable.

I can't comment on whether or not it's appropriate for Erudio to continue making calls to Mr H's mother's number, insofar as this affects her. This is because the complaint is Mr H's. Regarding this, I can't see that it's affected him – particularly as it's the number he provided to Erudio, and he hasn't provided it with another. However, I've spoken to Erudio, and it's kindly agreed to remove this number from its records and not call it again.

my final decision

For the reasons given above, it's my final decision not to uphold this complaint. I make no award against Erudio Student Loans Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 December 2015.

Elsbeth Wood
ombudsman