

## **complaint**

Mr C has complained about difficulties he's having with Erudio Student Loans Limited about deferring his student loan.

During the course of the complaint, Mr C's friend has sometimes made submissions on his behalf. But for clarity, I'll refer to all submissions as if they'd been made by him directly.

## **background**

Mr C had a loan with a third party, which was later transferred to Erudio. He'd always deferred the repayments, without having any problems. But now Erudio has his account, he says the process has changed, and he's had problems not having deferments processed for over two years. Arrears have now built up. He explained that in the past, the third party helped him with what he had to provide as part of the deferment application, as he has dyslexia. But Erudio didn't give the same support. He's explained he wasn't sure exactly what documents Erudio wanted.

Our adjudicator didn't recommend that the complaint should be upheld. This was because he didn't think Erudio would've known about Mr C's dyslexia, or that he'd like help with what he needed to provide.

Mr C asked that his complaint be passed to an ombudsman for a 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.

Having done so, I agree with the adjudicator. I know this will be disappointing for Mr C, and I'm sorry he's now in the position he is. But I need to decide if I think Erudio did anything wrong. I'll explain why I don't think it did.

Mr C has explained he had a different experience with the third party in previous years. His problem came when trying to defer with Erudio. Erudio's entitled to have asked for the documents it needed to process the application – I don't think it requested anything unreasonable. As it didn't receive all it needed, the deferments didn't go through. I understand Mr C felt he needed some extra support, and this has now been marked on his file, so the problem shouldn't arise again. But unfortunately Erudio hadn't been aware that Mr C had dyslexia, so I don't feel it would have known he would need more help. Because of this, I don't think Erudio behaved incorrectly.

I can see that the account's now in deferment until 9 August 2017. Erudio's explained there's no obligation to pay the arrears whilst the account's in deferment, but it may be advisable as it can affect any eligibility for having the loan cancelled in the future. It has explained it can arrange for Mr C to fill in an income and expenditure form, on the phone or by post, so a suitable and sustainable repayment plan could be arranged. Mr C may wish to consider doing this.

**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 C to accept or reject my decision before 14 March 2017.

Elspeth Wood  
**ombudsman**