

## **complaint**

Miss C complains about Erudio Student Loans Limited's (Erudio) decision not to grant her a deferment of her student loan.

## **background**

Miss C took out a loan with Erudio in around 1999. She'd been able to defer payment of the loan a number of times, with the last period of deferment ending in October 2015. In December 2015 Miss C says that she wrote to Erudio to let them know that she had changed her address. Her intention at the time was to continue deferring payment of her loan.

Erudio say they didn't receive notification about a change of address from Miss C in December 2015. As a result, when payments weren't made, her loan was passed to a separate debt collection company, named Q.

In Early 2017 Miss C contacted Erudio and asked that they offer her another period of deferment. Erudio declined to do this and stated that they hadn't acted in error. They explained they hadn't received information from her about a change of address and as payments for the loan weren't received, the debt had been appropriately passed to a third party.

Our investigator looked into the complaint. He didn't think Erudio had acted incorrectly and so didn't recommend that they do anything else. Miss C disagreed with this opinion and so her complaint has been passed to me to look into.

## **my findings**

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

Miss C says she contacted Erudio by post in late 2015. She contacted them this way rather than by email because Erudio never replied to her emails. While I understand why Miss C may have decided to send a letter, the difficulty at this stage is that there isn't any evidence other than what she has told us to show that she contacted Erudio at all. I've looked through all of Erudio's internal notes which log the information that they have sent and received from Miss C. There isn't a note in them that shows Miss C updated Erudio about her change of address which they didn't action.

Also, if Miss C did want to apply for a deferment as she has said, I think it would have been reasonable for her to have got in touch with Erudio to find out where the application pack was when she didn't receive it or why they hadn't sent her any emails – which she appears to have been expecting. I understand that 2015 was a difficult year for Miss C and she has told me that this had an impact on her ability to chase things up. But Erudio don't seem to have been aware of the difficulties she was experiencing at this time and so wouldn't have been able to take any particular steps to help her.

I've taken into account that the debt collection agency, Q, appear to have had an address in York for Miss C. Miss C says she's never lived in York and believes that the relevant information about her loan may have been sent to this address in error. But Erudio's internal notes don't record that they ever held an address for Miss C in York or that they wrote to Miss C there. So I think any error relating to an incorrect address in York would be the responsibility of Q rather than Erudio.

Based on what I've seen I don't think Erudio have acted wrongly here. Miss C will be disappointed with my decision but I hope she understands the reasons for my decision.

**my final decision**

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss C to accept or reject my decision before 11 October 2017.

Tope Adeyemi  
**ombudsman**