

## **complaint**

Mrs D is unhappy with the way Erudio Student Loans Limited dealt with her request to defer payments on her loan. She doesn't think the £100 compensation offered is enough.

## **background**

Mrs D asked Erudio to extend the date from which loan payments were to be made. She sent the form in in good time, but didn't hear anything. After some months she contacted Erudio. It took another two months before Mrs D got a letter apologising and confirming her request for a deferment had been agreed. This was five months after the original request.

But three months later, Mrs D got a letter to say she was behind with her payments. She was upset by this and contacted Erudio. Mrs D was worried this would affect her credit record. She didn't hear back from Erudio – so she contacted us.

One of our adjudicators looked into Mrs D's problems. But Erudio didn't give them the information requested. So the adjudicator said Erudio should:

- remove any adverse information reported to the credit reference agencies about Mrs D's loan payments;
- make sure its records were accurate (particularly having the correct date for payments to start); and
- pay Mrs D £100 compensation for the delays she'd suffered and the upset the arrears letter had caused her.

Again, Erudio didn't respond. But Mrs D was very upset by what had happened. She thought she should get more compensation. So her case has been referred to an ombudsman to make 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.

I can see Mrs D has been upset by what's happened. That's clear from what she's said to us (and to Erudio). And I think with good reason. After waiting several months for her request for a deferment to be confirmed, it must have been a shock to get a letter saying she was behind with payments. So I think she deserves slightly more in the way of compensation.

Erudio hasn't helped matters by not responding to our request for information. And I've no reason to doubt what Mrs D says. So I support the other parts of the adjudicator's view of her complaint. Erudio should write to Mrs D confirming it's taken the required action.

## **my final decision**

For the reasons I've given, my final decision is that Erudio Student Loans Limited should:

- remove any adverse information reported to the credit reference agencies about Mrs D's loan (and in particular the payments) and confirm to her this has been done;
- make sure its records for Mrs D's loan are accurate (particularly having the correct date for payments to start), and confirm to her this has been done; and

- pay Mrs D £200 compensation for the delays she's suffered and the upset the arrears letter caused her.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 21 September 2015.

Andrew Davies  
**ombudsman**