

complaint

Mr E is unhappy that Erudio Student Loans Limited may report wrong information about him to credit reference agencies.

background

Mr E has a student loan. In the past, the loan was dealt with by a previous company. He complained to us before about this loan. Mr E was unhappy that the other loan company reversed a payment on his loan account. It then started collection activities to get the amount repaid. Mr E was worried that this would show on his credit file.

An ombudsman gave a final decision on that complaint. He said that the loan company hadn't done anything wrong. Also, the loan company had recorded nothing on his credit file.

Mr E's loan is now dealt with by Erudio. He is worried that it will now report wrong information that will affect his credit file. Erudio told Mr E that his loan isn't in arrears. It told him that, to date, no information about his loan has been recorded to any credit file. Erudio also said sorry for not making this clear to Mr E sooner.

Our adjudicator found that Erudio had done nothing wrong. She thought its apology to Mr E for the poor customer service was fair.

Mr E wants an ombudsman to look at his case. He has made numerous arguments. These include many that relate to his previous complaint.

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 wish to make it clear that many of the points that Mr E is unhappy with relate to his previous complaint. These points have already been looked at by us before. An ombudsman gave a final decision to Mr E. I can't now look at these matters again.

Also, this complaint is against Erudio. I can't look at what the previous loan company did.

Erudio has told Mr E that it has recorded no information on his credit file about his loan. It is able to report accurate information about Mr E's loan account while it is responsible for it. Erudio shouldn't report anything for the time the previous company dealt with the loan.

I know Mr E feels strongly that his loan has never been in arrears. But this was dealt with by the ombudsman before. The ombudsman said that the previous company would have been right if it had recorded the arrears on his credit file. It chose not to. Should Mr E's loan fall behind in the future, Erudio would also be entitled to report this.

Erudio has already apologised for not making this clear to Mr E sooner. I think this is fair. In the circumstances, I don't think compensation is needed.

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 Mr E to accept or reject my decision before 10 September 2015.

John Miles
ombudsman