

complaint

Mr S has complained about the evidence Erudio Student Loans Limited has asked him to supply to support his application to defer his student loan repayments.

background

Mr S applied to defer his student loan repayments. He says Erudio then wrote to him asking for additional information about the income he uses to support himself.

Mr S says he contacted Erudio and told it that, amongst other things, his partner paid for all bills and food costs.

Erudio has asked Mr S for a letter from his partner to confirm what he's said about the support he receives. Mr S doesn't think he should have to supply this information because it doesn't relate to an "income" he receives and so isn't relevant to his deferment application. He also doesn't think that Erudio should be asking for information relating to a third party.

One of our investigators looked into Mr S's complaint and didn't think Erudio had acted unfairly. Mr S wasn't satisfied with this and asked for an ombudsman to look into the complaint and decide the outcome.

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 don't think Erudio has acted unfairly, and I'll explain why.

Mr S can defer his student loan repayments if his gross monthly income doesn't, or is unlikely to, exceed the deferment threshold. I think Erudio is entitled to ask him for information to satisfy itself that he meets this threshold.

I know Erudio's request has made Mr S feel that it doesn't believe what he's said; and I can understand this. But the information Erudio has asked for seems to me to be relevant to assessing whether Mr S meets the deferment threshold. So I don't agree that Erudio has made an unreasonable or irrelevant request.

I appreciate that Erudio's written response to Mr S's complaint didn't make particularly clear what evidence he needed to provide. The letter asked Mr S to provide a copy of a recent bank statement showing the support payments his partner provides. And this doesn't apply to Mr S's circumstances because his partner doesn't pay money into his account.

But Erudio has since clarified that it requires a letter from Mr S's partner confirming that they pay for food and bills. And as I've explained I don't think this request is irrelevant or unreasonable.

Mr S also has concerns that his partner would be in some way connected to his student loan because of the supporting letter. But Erudio has confirmed that this isn't the case – and that the student loan wouldn't be tied to his partner. I haven't seen anything to make me doubt this.

I know Mr S feels strongly about this issue and so I appreciate that the outcome I've reached wasn't what he was hoping for. But after giving his complaint a lot of thought I don't think Erudio has acted unfairly and so I don't uphold this complaint.

my final decision

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 8 July 2016.

Lauren Long
ombudsman