

## **complaint**

Mrs S complains that Erudio Student Loans Limited will not defer her loan.

## **background**

Mrs S says that when Erudio took over her student loan, she made the necessary deferment request. She says she had been successfully deferring her loan for the previous 15 years with the previous provider.

Months after making the application, she received demands for payment from Erudio – so she contacted them and told them about her application. Erudio said it had never received her forms back so Mrs S says she filled out a second application and then, in due course, a third.

Months later, Mrs S says she received an intimidating letter from Erudio which demanded that her loan be repaid in full. She complained about the fact that she had made numerous deferment applications but when Erudio did not uphold her complaint, Mrs S came to this service.

Our adjudicator did not think she could ask Erudio to do anymore. She (the adjudicator) also thought that the default which Erudio had now recorded on Mrs S's credit file was recorded correctly and a true reflection of the account.

Mrs S did not agree and asked for an ombudsman's 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'm afraid to tell Mrs S that broadly speaking, I agree with the adjudicator here.

I know Mrs S feels that the fact that she had always successfully applied for a deferment should be persuasive evidence of what she says happened with Erudio. But deferring her loan is her responsibility – not Erudio's.

During a call with Erudio in 2016, Mrs S even suggests that she sends the second application form by way of recorded delivery to ensure it was received. But it's disappointing to note that she did not follow this through when sending the form for - what she says - the third time.

Erudio makes it clear on its website that it will contact consumers within a specified period in relation to deferment applications. When Mrs S did not hear back from Erudio, I think it's fair to say that she should have queried this at the time rather than waiting months.

So, based on what I have seen, I am afraid I cannot say Erudio has acted unfairly – either in not allowing the account to be deferred or in the recording of the subsequent default notice.

## **my final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 5 July 2017.

Shazia Ahmed  
**ombudsman**