

## **complaint**

Ms B complains that Erudio Student Loans Limited is asking her to pay arrears she doesn't owe.

She also complains that Erudio failed to explain why it thought that arrears had been run up, even though she kept on asking it about this.

Further she has been upset by the tone of its letters.

## **background**

I set out the background to Ms B's complaint in my provisional decision.

Ms B's main point was that she only ran up arrears because Erudio didn't update her address. But I saw that the letter she'd sent about her change of address was incorrectly addressed, so I didn't think it more likely than not it had been safely received. Further, I thought she knew when her deferral period ended. And she'd not sent in her new annual deferral form in time. And because she'd not done this, her right to defer her payments had ended, she'd been asked to repay her loan. I thought in the circumstances Erudio had done nothing wrong in saying she'd missed payments.

That said, it seemed that Ms B had nothing to gain by not filling in her deferral form. It appeared to be a genuine oversight on her part. She had always, apparently, followed the correct process to defer her loan repayments. This being so, I asked, Erudio, if as a goodwill gesture it would give her a chance now to submit her application, for the relevant period. And, if she would've qualified to for deferral, I asked it to now treat her as if she'd submitted her application in time. I left it to Erudio to decide if it would do this.

I explained why I thought that she'd not been ignored, and why I didn't agree that the tone of its letters had been inappropriate.

I asked Ms B and Erudio to respond to my provisional decision. They both said they'd nothing further to add.

## **my findings**

I thank Ms B and Erudio for their response to my provisional decision. I've re-considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I've received no new information following my provisional decision. So it follows I've reached the same conclusions for the same reasons as I did in it.

## **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 Ms B to accept or reject my decision before 10 February 2017.

Joyce Gordon  
**ombudsman**