

complaint

Miss N has complained about Erudio Student Loans Limited's handling of her deferment application.

background

Miss N wished to defer her student loan. She's explained that she sent in her application form a number of times, but it was never processed. Because of this, arrears built up and Erudio has says she's lost her entitlement to defer. The debt has now been passed to a collections agent.

Our adjudicator didn't recommend that the complaint should be upheld, as he didn't think there was enough evidence to show that Miss N had sent the forms to Erudio.

The complaint's now been passed to me for my 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.

There has been significant correspondence between Miss N and Erudio about the deferral form. I can see that Erudio sent forms twice, and also chased them. When it still didn't receive a form back, it sent arrears letters, then defaulted the account.

Miss N has explained that she sent the form by post and email. Erudio has said it didn't receive it in either format. We asked Miss N for a copy of the form she sent by email, but she's explained her computer automatically deleted it. Because of this, I have no evidence that the form was sent.

Because of this, I don't think Erudio has acted unfairly.

my final decision

For the reasons given above, it's my final decision not to uphold this complaint. I make no award against Erudio Student Loans Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss N to accept or reject my decision before 11 February 2016.

Elspeth Wood
ombudsman