

complaint

Miss B complains that Erudio Student Loans Limited has not dealt with her complaint as it should've done. In particular, it failed to provide the answers she asked it for.

Miss B is represented in her complaint by a person who'll I'll call "Mr A". To keep things simple in this decision, I've said any submissions sent in by Mr A have come from Miss B.

our initial conclusions

Our adjudicator didn't recommend that this complaint should be upheld.

Miss B rejected this recommendation so her complaint was sent to me to review.

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've decided that it wouldn't be fair and reasonable to uphold this complaint. I explain below why I've come to this conclusion.

Erudio wrote to Miss B about a cheque that she had sent to a third party company "S". The cheque seemed to have gone missing. It's understandable that Miss B wanted to know what had happened to it.

Erudio explained that it didn't own the account that the cheque related to and it told her to go to S to sort this out. But, as Miss B points out in this first letter, Erudio didn't use her name, include her reference for the complaint or explain what earlier correspondence it had received from her.

However, it then did clear up all of these points in later letters. Further, as far as I can see, this initial minor omission didn't cause Miss B any significant problems. And also I think these were side issues - the main point was what happened to the cheque and who could sort this out.

Then a significant amount of further correspondence followed. Miss B continued to ask Erudio to deal with specific queries which she considered important. Erudio did respond but didn't always go into the specific detail Miss B wanted. She criticised it for this as she was entitled to do. But it dealt with the substance of what she was asking about even if it didn't then go into quite the detail Miss B asked for. I don't see that it acted unreasonably in doing this. And I don't think it's fair to say that just because Erudio chose not to respond exactly as Miss B might have wanted, this means I should make an award to her for distress and inconvenience.

Miss B also asks for her accountancy costs to be paid by Erudio. Miss B chose to instruct an accountant. That was her choice to make. But I don't think that Erudio acted in such a way that she was reasonably obliged to do this. Its letters were straightforward. So I cannot see why an accountant might have been needed to deal with them.

Mr A talks about the inconvenience he experienced as a result of Erudio's actions. But he is not the eligible complainant in this complaint. And I cannot make an award therefore for any inconvenience he may have experienced.

For all these reasons I don't think it is fair or reasonable to ask Erudio to take any further action.

my final decision

My final decision is that I don't uphold Miss B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 15 February 2016.

Joyce Gordon
ombudsman