

complaint

Mr L complains that Erudio Student Loans Limited failed to accept that he had applied for deferment of his loans.

background

Erudio acquired Mr L's loans from the original lender. Mr L says that he had consistently applied for, and been given, deferments on his loans each year.

However, he discovered that no deferment had been applied in respect of 2011-2012. Mr L says that he did not receive any notification about the end of the previous deferment, and only realised what had happened when he discovered that payment arrears has been added to his account.

Erudio says that Mr L was been sent notification prior to the end of the deferment and should have applied for a further deferment. It did not accept that Mr L had been treated unfairly.

As things were not resolved, Mr L brought his complaint to this service where an adjudicator investigated it. From the evidence, the adjudicator found that Mr L had been sent letters about deferring his loans in 2011 but had not responded. In view of that, the adjudicator did not recommend that the complaint should succeed.

Mr L said he was not happy with that outcome and asked for his complaint to be reviewed by an ombudsman, as he was entitled to do.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Erudio has provided copies of the letters sent to Mr L in 2011 by the original lender, reminding him what he needed to do to get a new deferment on his loans. I appreciate that Mr L says he did not get any letters. He also says he moved during that period and is sure he would have provided his new address.

But the address record for him does not seem to support that. Although there is a list of the addresses he has registered over the years, and the dates on which these were notified, there is nothing for the period in question.

I find it more likely than not that the reminders were sent to Mr L at the address held for him at the time. It follows that I am not persuaded Erudio is liable for the arrears of repayment that accrued when he did not apply for a further deferment of the loans.

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 Mr L to accept or reject my decision before 10 March 2016.

Jane Hingston
ombudsman