

## **complaint**

Mrs M complains that Erudio Student Loans Limited caused her distress by not responding to a letter asking what she needed to do to extend the deferment period on her student loan. She also says she was distressed because Erudio didn't send her deferment application form when it should've.

## **background**

In March 2016 Erudio sent Mrs M deferment reminder rather than a deferment application form. It says this was due to an IT error that affected a number of accounts.

When Mrs M received this letter, she wrote to Erudio to complain. She sent a separate letter asking what she needed to do to increase the deferment period, due to her receiving disability living allowance.

Erudio apologised for the inconvenience caused as a result of Mrs M being sent the reminder rather than the application form. And it sent Mrs M a deferment application form as well as a 'how to' guide. Mrs M's loan repayments have now been successfully deferred until next year.

Mrs M wasn't happy with Erudio's response. She says it didn't respond to her letter asking for information about what she needed to do to increase the deferment period. And she wants compensation for the distress she's been caused.

Our investigator didn't uphold the complaint. He thought Erudio had done enough to sort out the issue with the deferment application form. And while Erudio didn't respond specifically to Mrs M's letter about increasing the deferment period, he thought the 'how to guide' she'd been sent, included information about what she needed to do if she wanted more details about how to do this. He explained that Erudio couldn't give specific information until it knew more about Mrs M's circumstances.

Mrs M didn't agree. She thought Erudio should've responded to her letter and the letter included as much information as the on-line deferment application form, so it could've given her specific details at that point.

## **my findings**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I agree with what the investigator has said.

Erudio has accepted it made a mistake when it sent Mrs M a deferment reminder, rather than a deferment application form. It has apologised for this and made sure Mrs M hasn't lost out because of this mistake.

Erudio should've responded to Mrs M's letter about how she could increase the deferment period. But as it didn't have much information about her situation at that time, it wouldn't have been able to do much more than give her a telephone number to call. I appreciate the letter Mrs M sent explained that she was receiving disability living allowance. But Erudio didn't have any other information at this time.

The 'how to guide' did include a telephone number Mrs M could've called to find out more about how to extend the deferment period. And I also note Erudio previously told Mrs M what was needed to do this in 2014.

Sometimes things do go wrong and dealings with other people, businesses and organisations can be inconvenient at times. But to award compensation, I'd need to see that what Erudio did caused more than just a minor inconvenience or upset. So I've looked at the impact Erudio's mistakes had on Mrs M.

Mrs M had to contact Erudio when she got the deferment reminder rather than the deferment application form. But Erudio quickly put things right, made sure she wasn't disadvantaged and apologised. So I don't think Mrs M was particularly inconvenienced by this.

While Erudio didn't specifically respond to her letter about extending the deferment period, I don't think it's likely she would've got any extra information than what was in the 'how to guide' if Erudio had responded. And Mrs M was sent the 'how to guide' and could've called Erudio to find out more. So I don't think this had a significant impact on Mrs M.

### **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 Mrs M to accept or reject my decision before 19 September 2016.

Claire Allison  
**ombudsman**