

## **complaint**

Mr E complains that Erudio Student Loans Limited (“Erudio”) didn’t do enough to contact him when the deferral period on his loan came to an end.

## **background**

Mr E took out a student loan in 1998 and was able to successfully defer repayments under the loan, until June 2016 when the deferral period came to an end. Erudio says it wrote to Mr E in advance to let him know that his payments would become due. It also sent him a Deferment Application Form by post so that he could apply on time for deferment.

Mr E says he never received any correspondence from Erudio to let him know his deferral period was coming to an end. He says he told Erudio about a change of address in 2015. Erudio says it doesn’t have a record of a change of address and wrote to Mr E at the only address they had, to let him know his deferral period was ending.

Mr E says Erudio should’ve done more to contact him, such as getting in touch with him by phone or email.

Our investigator didn’t think Erudio should’ve done any more than it did to get in touch with Mr E and didn’t uphold the complaint. Mr E disagreed and so the complaint has come to me for a 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. Having done so, I’ve reached the same conclusion as the investigator and for broadly the same reasons.

Mr E says he didn’t receive the Deferment Application Form that Erudio says it sent to him and also says he wrote to Erudio in 2015 with his new address. He’s given us a copy of the letter. However, I’ve seen Erudio’s system notes and I can’t see that it received the letter from Mr E about the change of address.

I’ve also listened to a recording of the call between Erudio and Mr E which took place in March 2017, in which Mr E talks about having moved home. But during this call, Mr E doesn’t mention having told Erudio in 2015 about his change of address. And he says at the end of the call that he’s been meaning to tell them his new address. So I think, based on all the information available, it’s more likely Erudio wouldn’t have been aware of the new address until that phone call.

From looking at Erudio’s system notes I also think it’s likely that a letter was sent out to Mr E’s previous address, which Erudio still had on file, as there are some entries relating to deferment reminder letters. I don’t think it was unreasonable for Erudio to contact Mr E by post, as it had done this previously and Mr E was able to defer his repayments at the time. I know Erudio has now changed the way it contacts customers about deferment, but that doesn’t mean what it did at the time wasn’t enough.

Mr E provided a mobile phone number on a Deferment Application Form in 2014, but I can see that this number was not entirely legible, which could be why Erudio did not try to contact Mr E on this number in 2016 when his deferral period was coming to an end. Erudio

did, however, try to contact Mr E on a landline number which was on the same form. I accept that this was not the number Mr E had put down on the form as his main contact number. But I think this means Erudio did enough to contact him, as it followed its usual procedure of contacting Mr E by post and tried to make contact by phone too.

I appreciate that Mr E will be disappointed with my decision. But I think it was for Mr E to manage his loan by ensuring that Erudio had his correct address and by applying for deferment on time. And I haven't seen anything that makes me think that Erudio has made any mistakes in administering Mr E's loan in the way he says.

### **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 Mr E to accept or reject my decision before 30 May 2018.

Ifrah Malik  
**ombudsman**