

complaint

Mr L complains that Erudio Student Loans Limited has acted unfairly in refusing to defer his loan repayments.

our initial conclusions

Our adjudicator didn't recommend upholding Mr L's complaint.

Mr L rejected this recommendation and asked that an ombudsman review his complaint.

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 finished reviewing Mr L's complaint. I don't think I've got any proper basis to uphold it. I explain why I say this below.

Mr L tells us he's entitled to defer his loan repayments. He says this is because he doesn't meet the relevant gross income thresholds and he's shown this. But what he hasn't done is fully filled in the deferment application form ("DAF").

I realise he doesn't want to fill in all of the DAF. He feels strongly about this and doesn't think he's obliged to complete all of the DAF to be given the deferral he's entitled to receive. But he has already had a final decision on this point. I can't see that they'd be anything to gain by me repeating the same points again that were made in that final decision but I do agree with them. So I'll limit myself to saying Mr L is aware that this service doesn't think it's unreasonable for Erudio to ask him to provide the information it has asked for to assess his application including filling in the whole of the DAF. It's clear that if he chooses not to do this the loan repayments will not be deferred. This is Mr L's choice to make.

Further I think he knows now that if the loan repayments are not made, then in line with the relevant terms and conditions, that he is bound by, Erudio may pursue him for the debt. It follows I can't fairly say Erudio is or would be acting incorrectly in doing this.

In the circumstances I don't think it's fair and reasonable to ask Erudio to take any further action.

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 L to accept or reject my decision before 26 May 2016.

Joyce Gordon
ombudsman