

## **complaint**

Ms B complains that Erudio Student Loans Limited gave her incorrect information about arrears on her account.

Ms B finds the tone of some of the correspondence she's received from Erudio to be inappropriate.

Ms B wants a full breakdown of how the arrears have been calculated and the amount of arrears she owes as she has received inconsistent information about this point.

## **background**

I set out the background to Ms B's complaint in my provisional decision. I explained why I thought that Erudio had not provided the level of help that Ms B is entitled to expect. I thought this would've caused her a great deal of distress and inconvenience. As a result I asked Erudio to:

- Apologise for the incorrect information it sent in its final response letter.
- Provide a full breakdown to show how the arrears had been calculated, what payments had been made towards the arrears, and what amount is still owed.
- Pay £350 for distress and inconvenience.

I asked both Ms B and Erudio to let me have their responses to my provisional decision should they wish to provide them.

Ms B responded to say she accepted my provisional decision. She also emphasised she wants but hasn't received the breakdown of the arrears.

Erudio questioned why Ms B's complaint had come to me. It said it had agreed with our adjudicator's original recommendation. But it has not been able to show us that it sent us a response along these lines. Neither has it shown that it has produced or sent the arrears breakdown.

Further it said it was unable to agree with my provisional decision because of the points mentioned above and also because it needed time to manually create the arrears breakdown. It said it had asked for time to create the breakdown but we'd not given it this time. It thought it had already adequately explained how the arrears had been calculated. And it pointed out that Ms B had already had the most up-to-date annual statement for her account.

Finally it said £100 and an apology went far enough.

## **my findings**

I thank Ms B and Erudio for their responses. I've re-considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

It seems to me that this is a very straightforward matter. Erudio at first gave Ms B incorrect information about her arrears in its final response letter. It then gave her inconsistent information about how much her arrears were. To sort this out Erudio agreed to produce a one-off statement showing how it had calculated the arrears, and what payments had been made towards it and the amount of her arrears now. This seemed a reasonable approach.

But to date we've not received this breakdown. I realise that Erudio has to do this calculation manually. I appreciate this can take time. Erudio told us how long it would need. But after this date had long gone we still had no breakdown to send to Ms B. Erudio has not said that it can't produce this information. Meanwhile Ms B is clearly and understandably confused about how much she owes in terms of arrears and why. I don't think the standard annual statement, helpful as it is, will throw any light on this specific point.

Further this matter has gone on for months and months now and we are no further forward. I think continuing like this is in neither party's best interests. I'm sorry that Erudio thinks we were too hasty in moving this complaint along to the next stage. But we cannot know its decision if it doesn't tell us what it is. And it's important that we now resolve this complaint without further delay. And I think £100 is not an appropriate award, it doesn't reflect the distress and inconvenience that Ms B has experienced for such an unnecessarily long period of time.

I understand that Ms B didn't like the tone of the correspondence she got from Erudio. It was to the point but I don't think I can fairly say it was unprofessional. That said, as I've mentioned, some of the information it sent was inconsistent and some incorrect. But I think the award I've made compensates her for that.

For the reasons I've already explained, I've not been persuaded by the points that have been made disagreeing with my provisional decision. It follows I've reached the same conclusions for the same reasons as I did in my provisional decision.

### **my final decision**

My final decision is that Erudio Student Loans Limited must:

- Apologise to Ms B for the incorrect information it provided in its final response letter to her.
- Provide the statement it has already agreed to produce which sets out how the arrears were calculated, what payments have been made towards the arrears and how much she now owes in terms of the arrears. I confirm the annual statement it has already sent is not sufficient,
- Pay Ms B £350 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 14 November 2016.

Joyce Gordon  
**ombudsman**