

Complaint

Mr P complains that Vanquis Bank Limited (Vanquis) provided poor customer service when it repeatedly sent him text messages advising of his credit card account balance.

Background

Mr P held a credit card with Vanquis and following receipt of several text messages about his outstanding balance he decided to call Vanquis to stop this happening again, as he felt it was interfering with his social life. Mr P felt that during his telephone call to Vanquis the agent was arrogant and unhelpful and refused to remove his telephone details from their system. Mr P also said the agent at Vanquis came across as patronising when suggesting Mr P should set up a direct debit each month to help manage his credit card.

Vanquis says they do not feel their agent was either arrogant or unhelpful and acted professionally during the call. Vanquis say the agent offered a direct debit payment as a means to avoid future text messages being sent. Vanquis also said they had removed his mobile telephone details from their system but the text alerts system exists as a means to avoid customers exceeding their credit card limits.

Mr P wasn't happy with Vanquis' response and referred the matter to this service. The investigator gathered all the evidence available, including a number of call recordings, but didn't uphold Mr P's complaint as she felt that the agent for Vanquis hadn't been unhelpful and the all the telephone calls she reviewed seemed amicable. The investigator said that Vanquis had removed his mobile phone details from its system, as Mr P had instructed.

Mr P wasn't happy with the investigators view and asked for the matter to be referred to an ombudsman 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 have come to the same outcome as the investigator and for the same reasons. I will explain how I have come to my decision.

When considering Mr P's complaint I have considered if Vanquis handled the complaint about the text messages politely and fairly, when Mr P telephoned them.

Whilst I can understand that receiving text messages from your bank when out socializing is frustrating – it is a system put in place by most banks, including Vanquis, to alert customers of potential account breaches and to avoid any charges as a result. On balance, I am satisfied Vanquis were trying to ensure these types of problems didn't recur, given Mr P had previous experience of his credit card account exceeding his limit and late payments to his card.

When considering Mr P's complaint that Vanquis staff was rude or arrogant when dealing with him on the telephone, I listened to a number of the phone calls between him and Vanquis.

On listening to the telephone call to Vanquis that Mr P refers to in his complaint - along with others, on each occasion I was satisfied that they were amicable in nature and dealt with professionally by Vanquis staff. During the call in question, when Mr P mentions the recurring text messages, while the agent initially mentions he can't remove the text/sms messaging service, he did offer and effected the removal of Mr P's mobile telephone number from its system to overcome this, which Mr P agreed to. During the call the agent suggested to Mr P the idea of setting up a direct debit so that he didn't receive further text alert messages. The agent said this would avoid the possibility of late payments and exceeding his credit card limit which had been evident on a number of occasions before.

I am satisfied that the agent was acting in Mr P's interest and trying to avoid future text messages and the possibility of charges to his credit card account. I can't see any evidence to suggest that the agent or any other members of Vanquis' staff that spoke with Mr P were rude or threatening as described by Mr P.

While Mr P will be unhappy with my decision, it follows that I won't be asking anything more of Vanquis.

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 P to accept or reject my decision before 29July2020.

Barry White
Ombudsman