

The complaint

Ms C complains that Vanquis Bank Limited has not given her information about her account and that she has paid it more than she owes it. She also complains about the level of service she has received.

What happened

Ms C says she has asked Vanquis to tell her how much she owes it on her credit card debt but hasn't been given that information. She says she has repaid more than she owes, and that this problem has gone on for some time. Ms C says the debt has been sold to a third-party company and is unhappy about the level of service she has received from Vanquis.

Vanquis says it sold the credit card debt in 2019 and says it gave Ms C the account balance when she called it. It says it also gave her a telephone number she could contact the debt collecting company on and has provided details of payments and the balance up to the time of sale. Vanquis says it tried to help Ms C.

Ms C brought her complaint to us, but our investigator didn't uphold it. The investigator thought the account was closed and sold in 2019 and that Vanquis had provided information about the balance and payments made by Ms C. The investigator thought if Ms C had concerns about the present balance and recent payments then she should contact the debt collecting company.

Ms C doesn't accept that view.

What I've decided – and why

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 overall view that Vanquis has dealt fairly with this complaint and I don't require it to do anything further in the circumstances of it. I appreciate that Ms C will be disappointed by my decision.

I have looked at Vanquis's records and the account statements. I think that Ms C used her account regularly, but payments were then missed, and interest was applied to the account. I can also see that for a time Ms C was only making token payments towards the account balance. And that in 2019 Vanquis made the decision to sell the debt which I think it's entitled to do. So, if Ms C has concerns about payments that she has made since that sale then she will need to speak to the debt collecting company and I'm satisfied Vanquis has fairly given her details of that company.

I'm satisfied that Vanquis sent Ms C regular account statements which showed the balance owed and the payments she made. I'm also satisfied that Vanquis gave that information again to Ms C as part of its final response letter. So, I think Vanquis has explained how much Ms C owed it and I have not seen any evidence that Ms C has repaid more than she

owed as she says. I make clear to Ms C that we are not an auditing service and I have not seen evidence of a mistake in either the statements or information Ms C was given.

I appreciate Ms C says that she was received poor service by Vanquis. I don't think she has been clear about what exactly that poor service was, but I'm satisfied that Vanquis has given her the information she asked for. So, I don't think Ms C has received poor service and I have explained that if she is complaining about the debt collecting company's service then such complaints must be directed to it and not Vanquis.

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 Ms C to accept or reject my decision before 10 January 2021.

David Singh
Ombudsman