

## **The complaint**

Mr C is unhappy at the time it took for Vanquis Bank Limited to close his account. He'd like an apology and compensation.

## **What happened**

Mr C had a bank account with Vanquis. On 18 September he contacted Vanquis to ask it to close his account. Vanquis replied on 23 September asking for Mr C's date of birth to complete its security steps. Mr C replied that day with the information required.

Mr C says that he didn't hear anything further from Vanquis until 1 October when it asked him for the same information he'd already provided. He says, despite several calls, Vanquis didn't close his account until 9 October. Mr C complains that it took 5 weeks, and several requests, for Vanquis to close his account which he considers was too long. And during this time his card and account security was at risk. He asked for an explanation, an apology and compensation.

Vanquis agreed that there'd been a delay in responding to Mr C's message of 23 September. It apologised for that and offered £25 compensation. However, it said it hadn't been able to process Mr C's instructions until he'd confirmed his security details as requested in its message of 1 October so it didn't feel it was responsible for the delay after that. It said it had closed the account on 9 October once Mr C had provided the information it had asked for.

Our investigator felt Vanquis had dealt with the complaint fairly, including offering compensation for its delay, so she didn't feel it needed to do anything more.

Mr C disagreed and asked for his complaint to be referred to an ombudsman. He didn't feel the investigator had taken account of the calls he'd had with Vanquis where he'd provided the security details on at least 2 occasions – or that in the time waiting for the account to be closed, it had been at risk of fraud or unauthorised use. In addition, he queried why it had taken 5 days for Vanquis to respond to his text of 18 September and felt it should have contacted him sooner.

## **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.

Where there's no information on any particular point, or the information available is incomplete or unclear, I've looked at what more likely than not in the circumstances of the case and made my decision on the balance of probabilities.

I've seen that in his submissions, Mr C has referred to two calls between him and Vanquis. I've reviewed the account notes and can see that there were 2 calls on 17 September but it appears the calls were terminated by Mr C and there's no record of what was discussed. In

the circumstances I don't have any information to show that Mr C requested the account closure before the text of 18 September so I think it's reasonable to take that as the effective date.

Having done so, I can see Mr C made his request on 18 September and Vanquis replied on 23 September. Although this was 5 days later, I note that this included a weekend so I don't feel the time taken was unreasonable.

There was then a delay between 23 September and 1 October, as Vanquis has acknowledged. But when Vanquis contacted Mr C on that date, it explained it needed him to re-confirm his security information as it had been some days since he'd last provided them. Mr C refused and, instead, suggested Vanquis should rely on what he'd already said.

I can appreciate Mr C's frustration at this point but I don't think it was unreasonable of Vanquis to want to check Mr C's security information before it took any further action. These security measures are part of the bank's regulatory requirements and are in place to protect both the customer and the bank. I can see Mr C was asked twice more, on 1 and 3 October, to provide this information but declined. In the circumstances, I can't reasonably criticise Vanquis for not being able to take any further action at this time as it wasn't able to do so until Mr C completed the security check. Once he provided the information on 9 October, however, Vanquis closed his account and confirmed this in writing the same day and I think that was reasonable.

I note Mr C has said that, while he was waiting for his account to be closed, his account was at risk of fraud. I've taken these concerns into account but when Mr C asked to close his account, he didn't say he felt his account had been compromised in any way. If that was the case then Mr C could have contacted the fraud department so that action could be taken to protect his account, even before the account was closed. As Mr C didn't do so, Vanquis had no reason to think there was a problem and I can't reasonably criticise it for that.

I realise Mr C remains dissatisfied with the way Vanquis dealt with his request, and with his complaint. However, Vanquis acknowledged its delay in responding to Mr C between 23 September and 1 October for which it apologised and paid £25 compensation. I think that's reasonable and fairly reflects the impact of this delay on Mr C. For that reason, I won't be asking Vanquis to do anything more to resolve this complaint.

**My final decision**

My final decision is that I do not uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 16 March 2021.

Cerys Jones  
**Ombudsman**