

## **The complaint**

Mr R is unhappy with the service he received when he made a claim to Vanquis Bank Limited ("Vanquis").

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. Instead I'll focus on giving my reasons for my decision.

## **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.

I know it will disappoint Mr R, but I agree with the investigator's opinion. Please let me explain why.

Where the information I've got is incomplete, unclear or contradictory, as some of it is here I have to base my decision on the balance of probabilities.

I've read and considered the whole file, but I'll concentrate my comments on what I think is relevant. If I don't comment on any specific point it's not because I've failed to take it on board and think about it but because I don't think I need to comment on it in order to reach what I think is the right outcome.

When Mr R brought a claim to Vanquis under section 75 of the Consumer Credit Act 1974 he was upset that the business took too long to answer it. He was also unhappy about the business' response to his claim. That latter issue is being dealt with separately so I'm only considering the delay here.

Mr R first contacted Vanquis in mid-April 2020 and there was a short and I think acceptable delay before they sent him forms to complete to provide further information about his claim. I can see that Mr R had difficulty contacting Vanquis thereafter. Several calls were curtailed when Mr R was unable to get through and Vanquis didn't provide an outcome on his claim until late October 2020.

I understand that for some of this time Vanquis would have been operationally impacted by the pandemic, but I think it's fair to expect them to have found new ways of working: at least by May 2020 when the Financial Conduct Authority who regulate activities, considered that firms had now had enough time to imbed new systems.

## **Putting things right**

I don't think a reasonable person would expect to wait six months to receive an outcome to their claim or to have so many problems communicating with the business. Considering the impact and all the circumstances I think Vanquis should pay Mr R £50 in compensation for the poor service he received in connection with his section 75 claim.

**My final decision**

For the reasons I've given above I uphold this complaint and tell Vanquis Bank Limited to pay Mr R £50 to compensate him for the poor service he received.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 September 2021.

Phillip McMahon  
**Ombudsman**