

## **The complaint**

Mrs L complains that Vanquis Bank Limited failed to update her credit file after a Debt Relief Order (DRO) ended.

## **What happened**

Mrs L had a credit card with Vanquis. In 2016 a DRO in relation to Mrs L's debts was approved and Vanquis recorded an unsatisfied default on her credit file.

The DRO ran for 12 months after which Mrs L was discharged from her obligation to repay the debts included. Mrs L says Vanquis should've updated her credit file to reflect the end of the DRO.

Recently, Mrs L complained to Vanquis and it agreed to amend her credit file to show the default as satisfied. Vanquis said it hadn't been notified the DRO had ended so didn't update Mrs L's credit file.

Mrs L referred her complaint to this service and it was passed to an investigator. They thought Vanquis had dealt with Mrs L's complaint fairly and didn't ask it to do anything else. Mrs L asked to appeal and said Vanquis initially told her it had no record of her DRO. As Mrs L asked to appeal her complaint has been passed to me to make a 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.

Our investigator contacted The Insolvency Service to ask what happens at the end of a DRO. As the investigator's said, The Insolvency Service has confirmed it doesn't notify creditors when someone's DRO comes to an end.

So whilst I understand Mrs L feels Vanquis should've marked the default as settled in 2017 (when her DRO ended), I'm satisfied it didn't receive notification before she got in touch.

Mrs L told Vanquis the DRO was complete and it took steps to update her credit file so the default was recorded as "settled". I'm satisfied that's the point Vanquis was notified the DRO had completed. As a result, I don't agree it delayed making the necessary amendments to Mrs L's credit file.

Mrs L advised our investigator that Vanquis initially told her it was unaware of the DRO when she contacted it. I've looked at Vanquis' contact notes going back to 2016 and I can see the DRO is featured. I can also see Vanquis took steps to close the credit card and record a default in 2016, when notified the DRO was in place. So I'm satisfied Vanquis was aware of the DRO in 2016 and took steps to act accordingly.

I'm sorry to disappoint Mrs L but as I haven't found Vanquis made a mistake or treated her unfairly, I'm not telling it to take any further action.

**My final decision**

My decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs L to accept or reject my decision before 12 December 2021.

Marco Manente  
**Ombudsman**