

The complaint

Miss W complains about the service she has received from Vanquis Bank Limited relating to her credit card account.

What happened

But in summary Miss W complains she was given incorrect information by Vanquis regarding the origin of a letter – and whether it was sent by a third party (L) that now administered the outstanding balance.

Miss W says she initiated legal proceedings against L because of the information she was given by Vanquis.

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 agree with the conclusions reached by the investigator for these reasons:

- Our service doesn't have the power to consider whether a financial business has breached data protection regulations. So, while I appreciate Miss W has concerns about this, I won't be able to comment further here.
- Vanquis has acknowledged it provided some incorrect information regarding the origins of a letter to Miss W. It has offered £50 compensation to Miss W because of this. I think this is reasonable in the circumstances as it fairly reflects the inconvenience caused.
- Miss W took legal action against L. But it was her decision to do so. So, I'm not minded to award additional compensation.

So for these reasons I do not uphold this complaint.

My final decision

My final decision is that I do not uphold Miss W's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 20 May 2022.

Michael Baronti
Ombudsman