

The complaint

Miss W wants Vanquis Bank Limited to remove a missed payment marker from her credit file.

What happened

On 23 October 2021 Miss W sent a cheque to Vanquis to pay her account. Vanquis didn't receive the cheque and so applied a late fee of £12. Miss W rang to find out what had happened on 9 November 2021, Vanquis said it would investigate and call back, but failed to.

Miss W then raised a complaint on 23 November 2021. Vanquis sent a final response letter on 30 November 2021 explaining that it had never received the cheque. It apologised for not calling Miss W back and offered £50 in compensation for this, and a refund of the £12 late payment fee. However, as Miss W had used the wrong postcode when she mailed the cheque it refused to remove the late payment marker.

Our investigator felt Vanquis' response was fair and didn't instruct it to take any further action. Unhappy with this assessment Miss W asked for an ombudsman to review her case. She did not provide any specific reasons.

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 am not upholding Miss W's complaint. I'll explain why.

Vanquis has acknowledged its error when it failed to call Miss W back, and credited her account with a reasonable compensation payment of £50 for this service failure. It also refunded the late fee – which I would not necessarily have instructed it to do given the payment was late.

The available evidence shows the reason for the late payment was an error on Miss W's part. When she called on 9 November 2021 she recalled to Vanquis the postcode she had used when she posted her cheque – and it was substantially incorrect. So the failing was on her part, not the lender's. It follows the missed payment marker is an accurate reflection of her account management and I cannot fairly instruct Vanquis to remove it.

My final decision

I am not upholding 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 10 August 2022.

Rebecca Connelley
Ombudsman