

The complaint

Miss D says Vanquis Bank Limited did not complete adequate checks when it lifted her Repayment Option Plan (ROP) freeze, nor did it monitor her spend ongoing.

What happened

Miss D was unable to work due to mental health issues so she contacted Vanquis to make a ROP claim in July 2018. This meant her account was frozen, interest was stopped and she did not need to make repayments for 24 months. She initiated a second claim in August 2020.

On 27 August 2021 Miss D called Vanquis to clear her balance in full and order a new card and PIN, ending her ROP claim. She confirmed she was 'back up and running', at the end of her recovery, and would now be able to manage her account. She said she did not need any ongoing support.

Miss D says Vanquis should have completed more checks before ending her claim and monitored her card usage afterwards given her vulnerabilities.

Our investigator did not uphold Miss D's complaint. She said when Vanquis ended the claim it checked Miss D felt able to manage her account without support. It was not increasing her credit limit so it didn't need to carry out further checks. She noted Miss D had repaid the account in full and said she didn't feel there were any reasons for Vanquis to be concerned.

Miss D disagreed with this assessment and asked for an ombudsman's review.

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 have listened carefully to the call from 27 August 2021 to decide if Vanquis responded appropriately to Miss D's request. I find that it did – after she asked for a new card and PIN it checked with her that her situation had changed and she confirmed she was at the end of her recovery. Vanquis asked if she needed any support ongoing and Miss D said she would be able to manage her account independently. I don't think there were any indications on the call that this would not be the case. And as Vanquis was not increasing the credit available to Miss D I don't think it was unfair it did not carry out an affordability assessment at that point. Once active again Miss D's account would fall into its ongoing account management strategies and policies which would assess her ongoing creditworthiness.

With regards her subsequent use of the card, I haven't seen any evidence that there were any reasons Vanquis ought to have intervened. It has told us Miss D used a significant amount of her limit on two occasions after August 2021 and repaid her balance in full twice.

I am not persuaded this pattern of card use ought to have triggered any intervention from Vanquis. I think it treated Miss D fairly. I know Miss D disagrees due to her prior

vulnerabilities. But the principle we follow is that a lender should ensure vulnerable customers experience outcomes that are in line with outcomes received by other customers who may not be vulnerable. I am satisfied that was the case here.

It follows I do not find Vanquis did anything wrong.

My final decision

I am not upholding Miss D's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss D to accept or reject my decision before 5 October 2023.

Rebecca Connelley
Ombudsman